

Impact of Viral Marketing Tools on Dealing with Commercial Bank Services - Empirical Study on Commercial Bank Customers in Jordan

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Abstract: This study aims at identifying the impact of viral marketing on stimulating customers to buy the services of commercial banks through the four themes of the study (i.e., electronic advertising messages, word of mouth, material and moral motivation, and electronic social media). To achieve this objective of the study, the researcher conducted descriptive and analytical method due to its relevance to the study, where a questionnaire was designed to collect primary data. Before distributing the questionnaire on the study sample, it was sent as a *pilot study* to many experts and referees to get their feedback. The questionnaire was adjusted according to the comments of referees and experts. The final form of the questionnaire was sent to a sample of 400 customers of commercial banks in Jordan. To avoid sampling bias, 290 questionnaires were valid for the analysis. The research employed the most proper statistical methods via the computer software of SPSS. The main finding of the study was that there is a statistically significant effect of viral marketing independent variables on stimulating customers to buy the services of commercial banks. This effect was clear and strong for all independent variables of the study. Based on the findings, the study recommends the following: First, banking institutions should continue using the advanced strategies of marketing and promoting their banking services through the viral marketing proved to be an effective and efficient method for promoting and stimulating customers to buy their services. Second, banking institutions should overcome the weakness points and enhance the strength points of viral marketing. Last but not least, banking institutions should follow up and catch up with any new idea in viral marketing considering technological openness.

Keywords: viral marketing, electronic advertising messages, word of mouth, material motivation, moral motivation, electronic social media.

病毒式营销工具对处理商业银行服务的影响——对约旦商业银行客户的实证研究

摘要: 本研究旨在通过研究的四个主题 (即电子广告信息、口耳相传、物质和道德动机以及电子社交媒体) 确定病毒式营销对刺激客户购买商业银行服务的影响。为了实现研究的这一目标, 由于与研究相关, 研究人员采用了描述性和分析性方法, 其中设计了问卷以收集原始数据。在分发关于研究样本的问卷之前, 它已作为试点研究发送给许多专家和裁判, 以获取他们的反馈。问卷根据裁判员和专家的意见进行了调整。问卷的最终形式发送给约旦商业银行的 400 名客户样本。为避免抽样偏差, 290 份问卷对分析有效。本研究通过 SPSS 计算机软件采用最合适的统计方法。该研究的主要发现是, 病毒式营销自变量对刺激客户购买商业银行服务具有统计学意义。对于研究的所有自变量, 这种影响是清晰而强烈的。根据研究结果, 研究提出以下建议: 首先, 银行机构应继续使用先进的营销策略, 通过病毒式营销来推广其银行服务, 这已被证明是促进和刺激客户购买其服务的有效方法。二是银行机构要克服短板, 增强病毒式营销的优势。最后但并非最不重要的一点是, 考虑到技术开放性, 银行机构应该跟进并赶上病毒式营销的任何新想法。

Received: June 13, 2022 / Revised: July 10, 2022 / Accepted: August 9, 2022 / Published: September 30, 2022

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关键词：病毒式营销、电子广告信息、口口相传、物质动机、道德动机、电子社交媒体。

1. Introduction

Rapid technological development and the increasing globalization have remarkably affected societies and individuals, and led to the rise in cultural, financial, and health awareness, which contributed to the increase in individuals' need for services in almost all fields, including banking services. In response to this increasing demand, there has been an increase in the number of investors in the service sector in general [1], and banking services in particular, which has led to the establishment of private banks, in addition to public sector banks [2]. This rapid increase in the number of banks has led to an intense competition between banks, which has prompted their employees to adopt the modern marketing concept and use the latest technologies, traditional, and electronic means of communication to contact customers, identify their needs and desires, respond to the development of their activities in proportion to these needs and desires, and focus on the quality of their products to compete in the market and survive in the midst of the sharp competition [3, 4, 30]. All service sector employees, including banks, have realized the important role they play in the growth of the gross national product, providing job opportunities, and increase good sales that necessitate after-sales services. Still, those working in the field of marketing did not give much of their attention to marketing services, as is the case with goods. However, this view changed in the late twentieth century because of the development in the types of products that need services, and the need of individuals for services, including the banking services [5].

The concept of marketing and banking services began to spread and expand through the Internet and social networks [31]; most of the credit for this spread goes to the advantages that this concept derives from material and moral benefit, whether on a personal level or at the level of organization and its position among other organizations. Many researchers and academics have become interested in the concept of marketing and banking services, and many opinions have been shaped about it, which produced modern concepts related to it, and thus led to distinguishing between marketing services and marketing goods.

People working in the field of marketing know that marketing services, including banking services, requires great efforts from them, and this is due to the nature and characteristics of the service, but at the same time they realized the importance of the role that marketing plays in achieving the goals of service organizations, including banking [6]. This is because,

in the early seventies, banks tended to pay attention to bank marketing because of the increase in the number and diversity of banks and banking services, the quest to use modern means of communication in promoting their services, in addition to contacting customers by using the Internet, social networking sites, and providing a lot through the Internet and mobile phones.

Considering this, the research problem can be summarized in the following questions:

1- What is the impact of viral marketing on encouraging commercial banks' customers to move toward dealing with banking services?

2- Can the electronic advertising messages (EAM) sent by commercial banks affect the banks' customers to encourage them to deal with various banking services?

3- What is the role of word of mouth (WoM) in encouraging commercial bank customers to deal with various banking services?

4- Does the material and moral motivation (MMM) provided by commercial banks have a significant impact on commercial bank customers in encouraging them to deal with commercial banking services?

5- What is the extent of the impact of electronic publishing means (EPM) in encouraging commercial bank customers to deal and benefit from the services of commercial banks?

The study assumes that commercial banks find that adopting viral marketing has enabled them to encourage huge numbers of customers to take advantage of their services and products, which has led in turn to an increase in the sales volume and increased brand awareness at low costs. The viral marketing strategy is based on encouraging customer-to-customer communication, and spreading the organization's messages sent to them, which results in the organization's rapid growth opportunities through word of mouth, and the rapid spread of messages to thousands or even millions of individuals.

[4] and [7] believe that organizations, including banks, that use social media, need to choose the applications of one or more means carefully in proportion to the goals they seek to achieve because there are many means and applications that play a pivotal role in influencing the purchase decision effectively; for that, the chosen mean must be compatible with the activity and nature of the target market.

Viral marketing also relies on Short Message Service (SMS). Banks use to deal with registered customers to initiate transactions via mobile phones and to notify them of all banking operations such as

withdrawals, balances, remittances, and other operations, in addition to sending promotional messages that urge cell phone users to deal with the bank; and this, in terms of costs, is central to reducing financial costs and efforts, in addition to enabling contact speed with customers [8].

The foregoing shows clearly that the use of viral marketing through social networks and YouTube is a result of the great role these platforms play in implementing the marketing operations, especially when an organization publishes a post on its page, whether on Facebook, Twitter, or others. The users of these networks interact with the posts published by organizations, whether it is a video clip, pictures, games, or disseminate information through dialog, discussion and participation, and the users repost this information on their own pages, so that the publisher's friends can see the publication, share, or like. Eventually, the publication of the organization or company reaches many people as quickly as possible and at the lowest cost; and this is called the viral message, where the subscribers will see the posts shared by their friends. However, it must be noted here that before the publishing process, the attractive, exciting, and honest message must be developed and published through the electronic means of communication that most reach the target market.

1.1. Role of Reference Groups in Viral Marketing

Family, friends, relatives, and groups, to which the individual belongs, play a major role in viral marketing operations and activities, constitute one of the most important sources of community awareness toward products and services, affect the consumers' purchase decisions [9], and have a significant impact on the importance and objectives of viral marketing. When performing viral marketing for a service or product through these groups [10], and social media [11], a space must be given to customers' feedback on the service provided or product, whether through questionnaire, suggestions, or recommendations. Thus, the management responsible for this service or product performs screening operations and treats the weaknesses in the product or service, or develops this product, or develops new products that are more useful and beneficial; and this shows the importance of reference groups and the role they play in customer's repeat purchase behavior [12].

Burke [13] pointed out that reference groups play a major role in influencing a purchase decision by 68% and that 32% of customers used social networks, the Internet, and search engines to have a database and information, move to purchase, repeat it, or refrain from buying those products or services.

1.2. Role of Word of Mouth (WoM) in Viral Marketing

Kotler and Keller [14] have defined the concept of

word of mouth as "personal communication about a product between target buyers and neighbors, friends, family members, and associates." This concept incorporates transferring information among customers, which leads to promoting a given product or service.

Communication through word of mouth (WOM) has been lately proved to play a great role in almost every operating industry worldwide. It is an organization's deliberate influence on consumer-to-consumer communication about the organization's products or services.

In this same regard, Gabeur [15] stated that WOM offers abundant information to the customers, which impacts their purchases significantly. This influence is more powerful than the influence of the information provided through traditional means of marketing, such as campaigns of advertising and sales promotions. This is because every time customers express their opinion regarding the usage or give their views on a given product or service, it constitutes a WOM opportunity. Still, WOM can act positively or negatively, and the method by which consumers receive positive feedback and negative feedback might differ.

However, the proportional elasticity given to WOM when organizations gain new customers through WOM is often higher compared to situations where organizations reach out to new customers by using traditional advertising. Companies like Lakme Loreal, Maybelline, and Loreal for instance are focused on the techniques of viral marketing, through social media in the first place. Using social media influencers and sponsored ads, and celebrity recommendations enables organizations to generate WOM without having to directly contribute to the process [16]. Companies and managers who are interested in making WOM as their key marketing implement must understand and analyze the factors impacting WOM in a specific industry, know how WOM can be intentionally generated but made at the same time as if it is naturally occurring to the customer to make it most effective. Finally, organizations can undertake viral marketing techniques to share information vital to the customers' buying behavior instead of directly providing information about a product through the regular traditional means of marketing.

One of the problems facing organizations that adopt viral marketing is the inability to control word of mouth. Thus, if the organization cannot instill a good impression on the Internet users, they will transmit a negative image of the organization and its products. For that, the organization must work on transmitting messages capable of forming a positive image among Internet users.

1.3. Role of Motivation (MMM) in Influencing Viral Marketing

Motivation is central to influencing viral marketing

operations by motivating salespersons, customers, intermediaries, and anyone who takes part in marketing operations. Shopping motivation is a basis of profitable business operations, as it drives customers to purchase more repeatedly [17]. Since we are talking about viral marketing, the motivation will be crucial for two parties, salespersons on the one hand and customers, on the other hand, to motivate and encourage them to voluntarily promote products and services. Therefore, we note that purchasing motivation has a great effect on the purchase intention and that it often achieves a change of view and purchase intention [18].

David and Roger [19] have identified two types of motivation as follows:

1. *Moral (non-material) motivation*: This type of motivation incites individuals to accomplish their work and encourages them to perform well through moral aspects including the work environment, safety for employees, respecting and involving them in decision-making, giving them thanks and appreciation, providing guarantees for them, qualifying them, dividing work fairly, and granting them promotions. Thus, the moral motivation provided by companies that adopt viral marketing can be through thanking the visitors of their sites, urging them to continue communicating with them, and assuring them that they will provide them with the best offers.

2. *Material motivation*: The management knows well that the material factor plays a key role in the lives of employees and workers and that some, if not most people, by their nature, tend to love financial comfort and material ownership as factors that act in their adherence and loyalty to work. The material motivation can be through salaries, commissions, salaries with commissions, bonuses, or commissions with a bonus. People working in the field of viral marketing can motivate customers by giving them discounts, and these discounts may increase according to the increase in the number of customers the company gains.

1.4. Role of Electronic Publishing Means (EPM) in Viral Marketing

Social media platforms constitute the modern communication means and a great source of information worldwide [20-22]. For that, these platforms play a pivotal role in viral marketing and electronic word of mouth [23]. In the recent years, the competition has become very intense in almost all sectors, and this has increased the important role of developing efficient marketing methods and knowing how to influence consumers through new technological means in social media platforms in particular. This is because developing efficient marketing methods plays a crucial role in customers' choice and purchase of products and services [23-25], as viral marketing and electronic word of mouth through social media platforms affect the consumers' choice and purchase behavior.

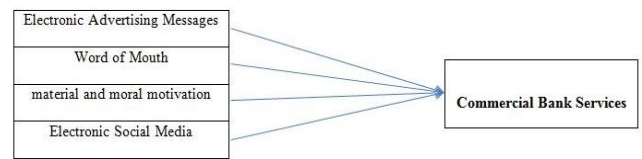


Fig. 1 Research framework

2. Response Rate

Of 400 surveys, 317 were returned, yielding a response rate 79.25%, and 27 questionnaires were incomplete as they had more than 6.7% of missing data. They were later deleted following the recommendation of Hair et al. [26]. Thus, 290 valid responses were obtained used for subsequent analysis, giving a valid response rate of 72.5%. Nevertheless, the response rate was adequate by the standards of Hair et al. [26].

3. Reliability and Validity of the Study Tool

The questionnaire was subjected to several tests:

A. *Face validity test*: The questionnaire was presented in its initial form to experts and specialists and the board of arbitrators from marketing professors in Jordanian universities to judge its validity as a tool for data collection.

B. *Tool reliability test*: The reliability of the data collection tool was tested using the Cronbach's alpha reliability coefficient, where the degree of reliability coefficient reached 93.23%, which is very appropriate and logical in such tests, as evidenced by the existence of correlation and consistency between the one-dimensional items, and all the items in the questionnaire. All the items of alpha values are greater than the average percentage (60%), which reflects the reliability of the study tool, and this represents an acceptable percentage for the purposes of internal consistency reliability, and an acceptable percentage for the purposes of analysis as it exceeded the agreed minimum reliability, and the value of the reliability coefficient for the dependent variable reached 73.17, as shown in Table 1.

Table 1 The study's hypotheses

HN	Hypothesis	Item N	Cronbach's Alpha
H01	Impact of electronic messages sent by commercial banks on encouraging customers to deal with commercial banking services	13	90.64
H02	Impact of word of mouth on encouraging customers to deal with commercial banking services	14	90.87
H03	Impact of material and moral motivation provided by commercial banks on encouraging customers to deal with commercial banking	3	93.13

	services		
H04	Impact of electronic publishing means on encouraging customers to deal with commercial banking services	5	77.46
	All questionnaire items	35	93.23

4. Analysis and Results

The researchers analyzed and discussed the study questionnaire items, considering the set questions and hypotheses, through the use of the arithmetic mean, standard deviations, and the importance of the item to describe the answers of the study population to the questionnaire items. The results related to answering the study question are as follows:

1. *H0*: “There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) for viral marketing (electronic advertising messages, word of mouth through reference groups, electronic publishing means, material and moral motivation) on encouraging customers to deal with commercial banking services.”

To answer the study question, the following is a detailed description of the answers of the study population about the role that viral marketing plays in encouraging customers to deal with commercial banking services:

2. *H01*: “There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) for electronic messages sent by commercial banks on encouraging customers to deal with commercial banking services.”

The results indicate an increase in the arithmetic mean of the role of electronic messages sent by commercial banks in encouraging customers to deal with commercial banking services, where it reached 3.64 with a standard deviation of 0.68; and it was found that the arithmetic mean is greater than the average unit of measurement, which is 3/5 score. The level of estimates of the study population for most of the questionnaire items was positive with an average scoring. A high percentage of the study population agrees in its answers that there is a clear effect of the electronic messages sent by commercial banks on encouraging customers to deal with the services of commercial banks, where its arithmetic average ranged between 3.88 and 3.22 and was greater than the average unit of measurement of (3).

3. *H02*: “There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) for word of mouth on encouraging customers to deal with commercial banking services.”

There is a high arithmetic mean of the role of word of mouth in dealing with commercial banking services, where it reached 3.30 with a standard deviation of 0.73. It was found that the arithmetic average is greater than the average unit of measurement of the 3/5 score. The level of estimates of the study population for most of the questionnaire items was positive with an average score. The answers of the study population agree that

there is an effect of word of mouth on dealing with commercial banking services, where the arithmetic averages ranged between 3.72 and 2.82.

4. *H03*: “There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) for the material and moral motivation provided by commercial banks to customers on encouraging them to deal with commercial banking services.”

There is an increase in the arithmetic mean of the role of the material and moral motivation provided by commercial banks to customers to encourage them to deal with commercial banking services, where it reached 3.36, with a standard deviation of 1.04. It was found that the arithmetic mean is greater than the average unit of measurement of the 3/5 score. The level of estimates of the study population for most of the questionnaire items was positive with an average score.

It is noted here that the answers of the study population agree that there is a clear effect of the material and moral motivation provided by commercial banks to customers on encouraging them to deal with commercial banking services, where the arithmetic averages ranged between 3.89 and 3.29.

5. *H04*: “There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) for electronic publishing means on encouraging customers to deal with commercial banking services.”

There is a high arithmetic mean for the role of electronic publishing means in encouraging customers to deal with commercial banking services, as it reached 3.73 with a standard deviation of 0.75. It was found that the arithmetic average is greater than the average unit of measurement of the 3/5 score, and the level of estimates of the study population for most of the questionnaire items was positive with a high score.

We conclude that the answers of the study population agree that there is a significant impact of electronic publishing means on encouraging customers to deal with the services of commercial banks, where their arithmetic averages ranged between 4.06 and 3.26, and all of them are greater than the average unit of measurement of (3).

6. “What is the effect of the previous four independent variables on the dependent variable (encouraging customers to deal with commercial banks at the significance level ($\alpha \leq 0.05$))?”

There is a high arithmetic mean of encouraging customers to deal with commercial banking services, where it reached 3.82 with a standard deviation of 0.67. It was found that the arithmetic average is greater than the average unit of measurement of the 3/5 score. The level of estimates of the study population for most of the questionnaire items was positive, with a high score. The results indicate that the answers of the study population to all questionnaire items related to encouraging customers to deal with the services of commercial banks in Jordan agreed on all the items. It is also noticed from the analysis of the answers that a

very high percentage of the study population's answers agreed that there is an important impact of the four independent variables on the dependent variable in encouraging customers to deal with the services of commercial banks, where the arithmetic means ranged between 4.02 and 3.66, and all of them are greater than the average unit of measurement of (3).

After the researchers finished the detailed description of the questionnaire items relating to the impact of viral marketing on encouraging customers to deal with the services of commercial banks in Jordan, it was necessary to determine the arithmetic averages, standard deviations, and the relative importance of the estimates of the study population of this effect. As shown in Table 2, the results indicate that the arithmetic averages of the effect of using viral marketing on encouraging customers to deal with commercial banking services are 3.49, which is greater than the average unit of measurement (3/5) score; these results indicate that the estimates of the study population for the impact of using viral marketing on encouraging customers to deal with commercial banking services were positive, with a varying score between medium and high.

Table 2 The results

N	Paragraph	Arithmetic mean	St. Dev.	Importance	Approval level
1	Impact of electronic messages sent by commercial banks on encouraging customers to deal with commercial banking services	3.64	0.68	2	Med
2	Impact of word of mouth from reference groups on encouraging customers to deal with their services	3.30	0.73	4	Med
3	Impact of material	3.36	1.04	3	Med

	and moral motivation on encouraging customers to deal with commercial banking services				
4	Impact of electronic publishing means on encouraging customers to deal with commercial banking services	3.73	0.75	1	High
Dependent variable		3.49	0.60	-	Med

We note from the results shown in Table 3 that there is a statistically significant effect of electronic messages on encouraging customers to deal with commercial banking services, as the correlation coefficient reached $R = 0.396$ at the significance level of $\alpha \leq 0.05$ and with a coefficient of determination $R^2 = 0.157$; this explains 15.7% of the changes in encouraging customers to deal with commercial banking services because of the change in electronic messages, and the impact value was 0.391, which means that an increase by one degree in the value of electronic messages increases the degree of encouraging customers to deal with commercial banks at a value of 0.391. The significance of this effect confirms the calculated F value, which reached 73.94; and since the calculated T value is 8.59, which is greater than the T-distribution table (1.962), at the significance level of 0.000, the electronic messages directly affect encouraging customers to deal with the services of commercial banks. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, which states that "there is a statistically significant effect of electronic messages on encouraging customers to deal with commercial banks at the significance level ($\alpha \leq 0.05$)."

Table 3 Impact of electronic messages sent by commercial banks on encouraging customers to deal with commercial banking services

R	R ²	F	Decision	DF	IV	Regression coefficient		
						B	T	Sig.*
0.396	0.157	73.94	Reject	1	Electronic Messages	0.391	8.59	0.000

We deduce from the results in Table 4 that there is a statistically significant effect of word of mouth on encouraging customers to deal with commercial banking services. The correlation coefficient reached $R = 0.384$ at the significance level ($\alpha \leq 0.05$), and the

coefficient of determination was $R^2 = 0.148$, which explains the rate of 14.8% of the changes in encouraging customers to deal with commercial banking services because of word of mouth, and the value of the degree of influence reached $B = 0.354$,

which means that an increase by one degree in the value of word of mouth and the speed of its transmission increases the degree of encouraging customers to deal with commercial banks at a value of 0.354. The significance of this effect confirms the calculated F value, which amounted to 68.86; since the calculated T value is 8.29, which is greater than the T-distribution table (1.962) at the significance level of

0.000, word of mouth directly affects encouraging customers to deal with commercial banking services. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, which states that a statistically significant effect of word of mouth on encouraging customers to deal with commercial banks at the significance level of $\alpha \leq 0.05$.

Table 4 Impact of word of mouth on encouraging customers to deal with commercial banking services

R	R ²	F	Decision	DF	IV	Regression coefficient		
						B	T	Sig.*
0.384	0.148	68.86	Reject	1	Word of Mouth	0.354	8.29	0.000
				398				
				399				

We infer from the results in Table 5 that there is a statistically significant effect of the material and moral motivation on encouraging customers to deal with the services of commercial banks, as the correlation coefficient reached $R = 0.459$ at the significance level ($\alpha \leq 0.05$), and with a coefficient of determination $R^2 = 0.211$; and this explains the rate of 21.1% of the changes in encouraging customers to deal with commercial banking services because of the material and moral motivation variable. Also, the value of influence reached 0.409, and this means that an increase in one degree of material and moral motivation increases the degree of customer encouragement to deal with commercial banks at a

value of 0.409.

The significance of this effect is confirmed by the calculated F value, which amounted to 106.24; and since the calculated T value is 12.22, which is greater than the T-distribution table (1.962) at the significance level of 0.000, the motivation factor, both material and moral, directly affects encouraging customers to deal with the services of commercial banks. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, which states that "there is a statistically significant effect of material and moral motivation on encouraging customers to deal with commercial banks at the level of significance ($\alpha \leq 0.05$)."

Table 5 Impact of material and moral motivation provided by commercial banks on encouraging customers to deal with commercial banking services

R	R ²	F	Decision	DF	IV	Regression coefficient		
						B	T	Sig.*
0.454	0.211	106.24	Reject	1	Material and moral motivation	0.409	12.22	0.000
				398				
				399				

We note from the results presented in Table 6 that there is a statistically significant effect of electronic publishing means on encouraging customers to deal with commercial banking services, as the correlation coefficient reached $R = 0.523$ at the significance level ($\alpha \leq 0.05$), with a coefficient of determination $R^2 = 0.273$; this explains the rate of 27.3% in the changes in encouraging customers to deal with the services of commercial banks resulting from the factor of electronic publishing means, and the value of influence reached 0.338, which means that an increase by one degree in the use of electronic publishing means increases the degree of encouraging customers to deal

with commercial banks at a value of 0.338.

The significance of this effect confirms the calculated F value, which amounted to 149.50; and since the calculated T value is 10.30, which is greater than the T-distribution table (1.962), at the significance level of 0.000, the electronic publishing means directly affect encouraging customers to deal with commercial banking services. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, which states that "there is a statistically significant effect of electronic publishing methods on encouraging customers to deal with commercial banks at the significance level ($\alpha \leq 0.05$).

Table 6 Impact of electronic publishing means on encouraging customers to deal with commercial banking services

R	R ²	F	Decision	DF	IV	Regression coefficient		
						B	T	Sig.*
0.523	0.273	149.50	Reject	1	Electronic Publishing Means	0.338	10.30	0.000
				398				
				399				

The analysis results reveal that all the variables of viral marketing are important in influencing

encouraging customers to deal with commercial banking services, and that the percentage of explanation of viral marketing and its four independent variables (electronic advertising messages, the word-of-mouth, material and moral motivation, and social media) in the differences in encouraging customers to deal with commercial banking services which reached

as shown in Table 7 ($R = 0.355$), and that the test value for the significance ($F = 54.30$), with a value ($Sig. = 0.000$), which is less than 0.05, and that the effect of each of the variables of viral marketing is significant based on the calculated T values, all of which are greater than the T-distribution table value (1.962) associated with each of these variables.

Table 7 The results

DV	R	R ²	F	Sig.	DF	Regression coefficient				
Dealing with commercial banking services	0.596	0.355	54.30	0.000	4	IV	B	T	Sig.	
							EM	0.127	3.08	0.00
							WoM	0.320	8.76	0.00
							MM	0.227	12.22	0.00
						EPM	0.209	6.27	0.00	

Finally, the researchers summarized the results of the study's hypothesis testing, as presented in Table 8.

Table 8 The results of the study's hypothesis testing

H	Decision	Result
H0	Reject the null H & accept the alternative H	There is a statistically significant effect of viral marketing on encouraging customers to deal with commercial banking services
H01	Reject the null H & accept the alternative H	There is a statistically significant effect of electronic messages sent by commercial banks on encouraging customers to deal with commercial banking services
H02	Reject the null H & accept the alternative H	There is a statistically significant effect of word of mouth on encouraging customers to deal with commercial banking services
H03	Reject the null H & accept the alternative H	There is a statistically significant effect of the material and moral motivation provided by commercial banks to customers on encouraging them to deal with commercial banking services
H04	Reject the null H & accept the alternative H	There is a statistically significant effect of electronic publishing means on encouraging customers to deal with commercial banking services

5. Results

The results of the study revealed that there is an effect of viral marketing on encouraging customers to deal with the services of commercial banks in Jordan at a medium rate, with a mean of 3.49 and a standard deviation of 0.60. These results indicate that the level of estimates of the study population for this effect was positive. The results also indicate that the effect of commercial banks' use of electronic advertising messages to encourage customers to deal with their services came in a medium rate, with an arithmetic mean of 3.64, a standard deviation of 0.68, a regression coefficient $R = 0.396$, a determination coefficient $R^2 = 0.157$, and at the significance level of 0.000. Since the electronic messages sent by commercial banks, which are easy to understand, credible, accurate and creative, whether via the Internet, e-mail, or social media, are an

important source of information for the bank, and act in enhancing the bank's commercial reputation, we note that "electronic advertising message" sent by commercial banks should be attractive and encourage the customers to deal with their services. This was confirmed by the study of [27], who stated that there is a relationship between viral marketing and the spread of advertising messages through websites. The results of the study also indicated that the effect resulting from the use of word of mouth by commercial banks came in a medium percentage, with an arithmetic mean of 3.30, a standard deviation of 0.73, a regression coefficient $R = 0.384$, a determination coefficient $R^2 = 0.148$, and at the significance level of 0.000. We conclude from this that the use of word of mouth with family, friends, relatives and the work group, and the exchange of information and messages sent from the bank and their discussion came in the last place in the rank of variables acting in encouraging customers to deal with banking services; and we note that the feature "discuss the text messages that you receive from the commercial bank with others," encouraged them to deal with commercial bank services, and this is consistent with the findings of the studies of [28, 29].

The results of the study indicated that the effect resulting from the use of the material and moral motivation by commercial banks came in a medium percentage, with an arithmetic mean of 3.36, a standard deviation of 1.04, a regression coefficient $R = 0.459$, a coefficient of determination $R^2 = 0.211$, and at a significance level of 0.000. The results of the study also revealed that the effect of commercial banks' use of electronic publishing means on dealing with commercial banking services occurred at a high rate, with a mean of 3.73, a standard deviation of 0.75, a regression coefficient $R = 0.523$, a determination coefficient $R^2 = 0.273$, and with a significance level of 0.000, where it ranked second in terms of affecting the dependent variable. It can be concluded that the commercial banks' use of electronic means of communication, whether it is an e-mail, a website, Facebook, YouTube, or a cell phone, has an important effect in encouraging and motivating customers to deal

with the services of commercial banks. We note also that the feature “The cell phone plays a motivating role in encouraging you to follow the text messages published by the bank, and deal with the services of the commercial bank” has a mean of 4.06 and a standard deviation of 1.07.

6. Conclusion

This study was a continuation of the previous studies that dealt with multiple topics relevant to viral marketing, such as word of mouth, the concept of viral marketing, the use of the Internet, the use of communication means, the impact of reference groups on the purchase decision, and others. The focus of this study is “the effect of viral marketing on encouraging customers to deal with commercial banking services” as one of the aspects that was not previously addressed relating to viral marketing in a more technical and comprehensive manner. This is because viral marketing works on using and taking the advantage of all available means, including mobile phones, social media networks, the Internet, and word of mouth, and voluntarily promoting and advertising banking services by customers. This study considered advertising messages, word of mouth, material and moral motivation, and social media, to know the role they play in influencing dealing with the services of commercial banks. Therefore, the study will be a qualitative addition in the area of viral marketing in general and in encouraging customers to deal with the services of commercial banks in particular.

7. Recommendations

The study recommends conducting further research on other factors that the researchers did not address in this study, which may lead other non-banking organizations to benefit from the concept of marketing and viral campaigns and take advantage of their merits in spreading marketing ideas about products, services, and websites, as working in traditional marketing in light of this fast-changing environment is not easy.

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