

The Impact of Digital Marketing Strategies on User-Generated Content (Ugc) in the Jordanian Banking Sector

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Abstract. This study examines the impact of digital marketing on user-generated content (UGC) in the Jordanian banking sector. Specifically, it investigates how digital marketing strategies, such as encouraging engagement, amplifying reach, building trust, creating community, and leveraging user feedback, influence the creation and dissemination of UGC by bank customers. A quantitative methodology was employed, with a questionnaire survey of 100 employees from the marketing departments of 20 banks in Jordan. The results indicate that digital marketing has a significant positive impact on UGC, with the strongest effects observed for amplifying reach and leveraging user feedback. The findings suggest that banks can effectively use digital marketing to harness the power of UGC and improve their marketing performance. The study contributes to the literature by providing empirical evidence on the relationship between digital marketing and UGC in the specific context of the banking sector, and offers practical recommendations for banks seeking to optimize their digital marketing strategies.

Keywords: Digital Marketing, Encourage Engagement, Amplify Reach, Build Trust, Create Community, Leverage User Feedback, Social Media, Content Creation, Banks

1. Introduction

Digital marketing in all its tools and aspects has changed that way people approach brands and deal with it. Hartanto et al. (2022) and Basha et al. (2021) argued that previously, the content that individuals interacted with came in the form of texts or images, which were shared through social media platforms. Today, with the development of technology and digital marketing methods, the consumer is able to design customized multimedia content on social media and ensure a high level of access (Van Esch and Stewart Black, 2021; Hashem, 2023). This is what is known today as User Generated Content (UGC) and it refers to *“any kind of text, data or action performed by”* (Santos, 2022).

Ho-Dac (2020) aimed to demonstrate the positive impact of digital marketing by presenting UGC on the business environment in all its forms. By adopting the experimental descriptive approach, it was applied to a sample of 1287 software projects within a period (16). The study proved that the presence of the idea of UGC had a significantly positive and noticeable impact through the idea that UGC has an effective role in product development by representing learning content for decision-makers. It also facilitates the process of customer engagement with the product, learning about it, and then providing advice to decision-makers. About the mechanism of its development and its suitability to their expectations and desires.

Agarwal (2020) aimed in their study to identify the effective role of digital marketing through social media on users' purchasing decisions. The study confirmed that an effective organization and a strong brand give great importance to consumer-directed content, as it is an effective means of developing the product and maintaining the organization's reputation. Through a survey of previous literature, the study proved that UGC is not a marketing strategy, but it is content that is developed by the customer, considering that it is the immediate evaluation of the product issued by the customer himself. This helps in the process of marketing, development and innovation of products based on customer engagement and building trust through the product community.

Cuomo et al. (2020) aimed in their study to demonstrate the effective role of UGC in achieving consumer satisfaction and working to develop products and improve their innovation processes. The study found that digital marketing provided many opportunities for UGC to achieve the ambitions and goals of organizations by enhancing opportunities for consumers to provide their opinions and perceptions about products and criticize them in a way that provides an outlet for decision-makers to avoid mistakes and provide a more developed product. In addition, technology and digital marketing have enhanced the importance of UGC by amplifying reach and building trust between sellers and buyers.

Cheung et al. (2022) aimed to demonstrate the impact of UGC in two forms presented by digital marketing, namely emotional and rational, on the perceived values of tourists and the level of their behavioral responses that came later during the marketing process. The quantitative approach was relied upon by collecting data from (538) participants on the Internet. The study proved that digital marketing developed the concept of UGC so that it presented it in different emotional or rational forms and thus began to affect individuals' intention to purchase through a direct impact on the level of trust, accessibility to potential customers, and a significant impact on the level of individuals' involvement in the UGC process.

Heath (2020) aimed to uncover how New Zealand youth use the concept of UGC in order to demonstrate the importance of a brand and what are the motivations for individuals to rely on UGC to express their point of view about a particular product or brand. By adopting a qualitative approach and interviewing (15) young people between the ages of 18-35 years, the study proved that digital marketing provided many opportunities for young people to express their opinions by providing customized content on social media platforms related to a specific product or brand and then criticizing this brand. Trade is either positive or negative. The study also proved that the idea of UGC is greatly supported by digital marketing, as it provides services to the brand that include enhancing trust, reaching the

consumer, and enhancing user feedback.

Going through the previously presented literary material. It can be seen where the gap lies, UGC is a part of digital marketing which indicate that digital marketing had a role in shaping the concept of UGC that we know today. In addition to that, UGC has played a role in increasing the dependency of organizations on customers' content for marketing aims. It is meant that organization have accepted the fact that the content that is generated by user is a form of marketing for their products and services, so it will wither be positive content that will drive marketing chances for better status, or it will appear as a negative from of marketing that will uncover the hidden side of organizations. From that, this current research seeks to examine how digital marketing played a role in changing the reality of UGC through focusing on aspects including (encourage engagement, amplify reach, build trust, create community, and leverage user feedback) within banking sector in Jordan. The reason for choosing the banking sector is attributed to the fact that with the digital development, banks' services are different now as banks began to take extra measures in order to market for new and novel services which weren't available before. Such services and products appeared due to the prevalence of online banking and the total control that internet is taking now.

Current study sought to answer the following question:

how digital marketing play a role in changing the reality of UGC within banking sector in Jordan?

Reaching an answer to that question was done through realizing the following objectives:

- Explore the meaning and areas of digital marketing
- Identify the concept of user generated content in digital marketing
- Connect between digital marketing and user generated content within banking environment

When we have analyzed and examined the previous literature, we have hypothesized that "digital marketing positively changed the reality of user-generated content (UGC)". From that point, we have decided to apply this current hypothesis on the environment of the Jordanian banking sector. From this hypothesis, and in accordance with previous studies we have been able to draw the nature of relationship between adopted variables, and then extract the possible hypothesis as following:

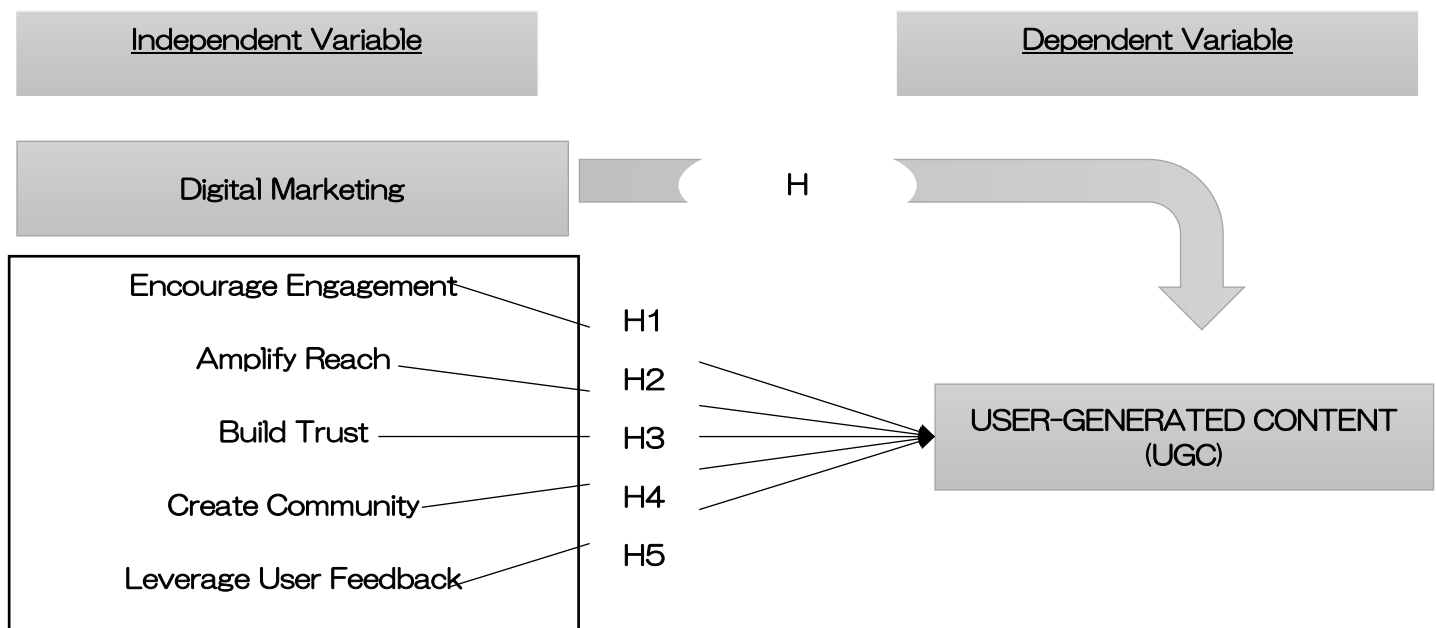


Fig.1: Study Model (Hollebeek and Macky, 2019; Saura et al. 2021)

H: Digital marketing positively changed the reality of user-generated content (UGC) within the Jordanian banking sector

H1: Encouraging engagement positively changed the reality of user-generated content (UGC) within the Jordanian banking sector

H2: Amplify reach positively changed the reality of user-generated content (UGC) within the Jordanian banking sector

H3: Build trust positively changed the reality of user-generated content (UGC) within the Jordanian banking sector

H4: Create community positively changed the reality of user-generated content (UGC) within the Jordanian banking sector

H5: Leverage user feedback positively changed the reality of user-generated content (UGC) within the Jordanian banking sector

It is worth mentioning here that current study was built based on Diffusion of Innovation Theory. This theory strives to find out how new ideas, products, or technologies spread and become accepted as part of a social system. In this study we adopted this theory in to illustrate the process of adoption and diffusion of user-generated content in the Jordanian banking sector by using digital marketing as a tool to facilitate this process. This theory explained the elements that led to the adoption of UGC by commercial banks and how it has altered traditional banks customers' engagement in the banking reality.

2. Literature Review

2.1. Digital Marketing

According to Panda and Mishra (2022) digital marketing is the use of modern digital technology and various digital media in marketing products, services and brands. Saura et al. (2021) emphasized the idea presented by Panda and Mishra (2022) adding that digital marketing includes many modern technological tools and techniques such as social networking sites, search engines, e-mail, and advertisements through the Internet.

Kingsnorth (2022) stated that with the development of digital marketing methods, and the widespread spread of social networking sites and photo and video exchange platforms such as Facebook, Instagram, Snap Chat, Tiktok and many others, digital marketing has become an effective means of attracting the audience by supporting content that is published with high quality and distinctive digital technology. As for Peter and Dalla Vecchia (2021), it was confirmed that digital marketing contributed to building various relationships with customers, B2C, and with other brands, B2B, reaching the stage of strengthening the foundations of trust and deepening the connection with different brands.

Olson et al. (2021) emphasized the same idea, adding that digital marketing enhanced brand awareness through publishing content and exchanging messages and reviews in blogs and social media. This helped establish the brands in the public's mind and continue to remember them. Gani and Faroque (2021) argued that digital marketing has improved the level of interaction and participation in order to leave a positive impact on the audience and encourage them to republish existing content through commenting, liking, sharing, and referring to the brand in general.

Chaffey and Smith (2022) emphasized the idea that digital marketing improved the results of search engines and began to enhance the level of focus of search results by relying on keywords and keywords, thus providing appropriate, accurate, and high-quality content.

Krishen et al. (2021) stated that digital marketing has presented many tools which were used by customers in order to create content and share it in accordance with specific brand, product or service. Purwanti (2021) and Al-Azzam and Al-Mizeed (2021) seemed to agree with theses allegation arguing that content creation, sharing and engagement is the main results of digital marketing, and if it were not

for digital marketing, what is called UGC would not have appeared in the world.

In that sense, Putri and Alexandrina (2021); Sykora et al (2022); Sarin et al. (2021); Sharief and Elsharnouby (2024) and Aljarah et al. (2022) have talked about aspects in which digital marketing has changed the reality of UGC including:

Encourage Engagement

The options provided by social media and various blogs have encouraged individuals to exchange and share content and transmit it over long distances that traditional marketing may not be able to do in a normal situation. This encouraged individuals to read the content, engage in the various details, and focus on specific details, which in turn affects the level of acceptance or rejection of the brand. This is based on the level of impact caused by the published content.

Amplify Reach

Digital marketing helps to enhance the level of access of content to different places through keywords and keywords that can be used in search engines (SEO) and digital advertisements that target a specific audience, in addition to the possibility of attracting the audience to read and participate, thus enhancing the process of reaching a larger audience.

Build Trust

Through its support of published content, digital marketing has been able to enhance trust between the brand and consumers by providing content that is usually useful, directed, and positive at all levels. From here, the brand can demonstrate its market experience in dealing with negative reviews by providing assistance in solving consumers' problems with the product or service and thus enhancing the level of trust between the consumer and the brand B2C (Hashem, 2024).

Create Community

Blogs, reviews, and content in all its forms on the Internet have contributed to creating a community dedicated to a specific brand or service. Brands can also encourage individuals to create creative, interesting content capable of enhancing interaction among community members. On the other hand, digital marketing through content creation has been able to bring together fans and supporters of the brand and support them in sharing their ideas, values and interests in the brand.

Leverage User Feedback

Digital marketing through content support has not only benefited consumers and customers. Rather, it also benefits brands by providing meaningful content and helping the brand collect, analyze and study customer opinions and criticisms about the product or service. This helped the brand to implement various ideas for developing and improving the products and clarifying what the audience likes and what dissatisfies them.

2.2. User Generated Content (UGC)

According to Santos (2022) a user-generated content (UGC) refers to the content that is created and shared by individuals and consumers and includes texts, images, videos, blogs, or even various reviews related to a specific product or service. Singh and Chakrabarti (2020) assert that UGC can be shared on various digital platforms such as social media, individual and personal blogs, or video and photo sharing platforms. This type of content usually has a cultural and social impact, especially in the digital environment, where individuals share their views and content about a particular product or service in a way that affects others.

Rajamma et al. (2020) believe that successful brands usually pay attention and focus on UGC by employing it for the purposes of promoting the brand and building a stronger relationship base with the target audience. On the other hand, a successful brand can use UGC to identify the strengths and weaknesses of their products and services, develop the brand based on individuals' reviews and their content, which is a valuable source of interaction, influence, and participation (Thao and Shurong, 2020).

The content created by individuals (customers) is of great importance to brands, as it is considered an integral part of the current digital culture. Basically, it is considered one of the most important foundations of digital marketing, through which interaction and influence in the world take place according to the content presented and based on the creativity of individuals in the content that they create (Shan et al., 2020)

3. Methods and Material

3.1. Methodological Approach

Current study was launched on the premises of quantitative methodology. This type of methodological strategy was found to be the most suitable for current research as it can collect primary data from a larger sample size.

3.2. Tool of Study

A questionnaire was designed to resemble the main tool of study. Researcher employed previous studies as the main source for questionnaire items including Ho-Dac (2020); Agarwal (2020); Cuomo et al. (2020); Cheung et al. (2022); Heath (2020). The questionnaire as designed in two man sections. The first section took into perspective demographics of study sample (gender, age, qualification and experience). The other section presented items related to study variables including (encourage engagement, amplify reach, build trust, create community, and leverage user feedback). The questionnaire was built on Likert 5-point scale and there was a need to arbitrate for the sake of validity and suitability for study purposes. A group of specialists in the field arbitrated the questionnaire and some of the unrelated items were removed. The questionnaire was built on Liker 5-point scale and in its final version consisted of (29) items as in table below:

Table 1. Items Distribution on Variables

Variable	# of Statements
Digital Marketing	
Encourage Engagement	4
Amplify Reach	5
Build Trust	5
Create Community	5
Leverage User Feedback	5
User-Generated Content	5
Total	29

3.3. Population and Sampling

Population of study consisted of managers and employees of marketing department in Bank in Jordan with total of (20) banks. Total of (5) questionnaires were distributed on each bank and the total of respondents was (100) individuals as a random sample. The reason or choosing the random sample is attributed to its ability to be more representative of the population since they eliminate the selection bias and give an unbiased estimate of the population characteristics. After application process, researcher was able to retrieve (100) properly filled questionnaire which indicated a response rate of (100%) as statistically accepted.

3.4. Statistical Processing

Statistical package for social sciences (SPSS) was used in order to deal with primary data and realize stdy hypotheses. Testing reliability and consistency of study tool was done through using Cronbach's

Alpha test and all variables scored an alpha that was higher than .70 which indicated a good level of reliability and consistency.

Table 2. Alpha Value

variable	α
Encourage Engagement	0.925
Amplify Reach	0.881
Build Trust	0.782
Create Community	0.855
Leverage User Feedback	0.744
USER-GENERATED CONTENT (UGC)	0.944

Other statistical tool used included multiple and linear regression, percentage and frequency, mean and standard deviation. Common method bias can arise from the use of one particular survey that could lead to definite biases in a research study. It is a situation in which the way of measurement affects the responses, resulting in a higher correlation among variables or a distorted relationship between them. Such bias can compromise the trustworthiness and reliability of the research results. Among such method biases is response bias, the persons who take part in the survey may have a tendency to give socially desirable answers or to be consistent in their answers, no matter what the actual content of the survey questions is. Such situation can be hard to judge if a significant correlation is really present or the results are biased.

4. Analysis and Discussion

4.1. Demographics

Table below indicated that majority of respondents were males forming 53% of total sample. Respondents were majorly within age range of 25-30 years forming 34% of the total sample with an experience in the field of less than 5 years forming 35% of the total sample.

Table 3. Demographics Analysis

	f	%
Gender		
Male	53	53.0
Female	47	47.0
Age		
25-30	34	34.0
31-36	21	21.0
37-42	22	22.0
+43	23	23.0
Experience		
Less than 5 years	35	35.0
6-10	16	16.0
11-15	16	16.0
+16 years	33	33.0
Total	100	100.0

4.2. Questionnaire Analysis

Items of questionnaire were exposed to statistical processing of Mean (μ) and standard deviation (σ). Results indicated that the questionnaire items were positively received by respondents as they all scored

higher than mean of scale 3.00. The highest variable was (**Encourage Engagement**) and scored mean of 4.10/5.00 compared to the lowest but still positive which was (**Amplify Reach**) and scored 3.19/5.00.

Table 4. Questionnaire Analysis

Paragraph	μ	σ
Digital marketing includes social media marketing that enhances engagement of customers	4.320	.851
It can motivate users to generate content regarding a certain brand	4.140	1.015
The hashtag option helps in increasing engagement and attention	3.990	1.133
Users can share their content even the organizations itself can see it	3.950	1.158
Encourage Engagement	4.100	.945
UGC through digital marketing can reach wider audience	4.020	1.082
Organizations use customers' content to market for the brand in the easiest ways possible	3.170	1.334
Organizations are aware that UGC increase trustworthiness as users have access to all content	2.880	1.387
Positive experience of users can reach wider audience through digital marketing	2.870	1.261
Amplifying reach supports brand attraction as experiences are widely open and reachable	3.020	1.287
Amplify Reach	3.192	1.049
The fact positive and negative content are open increase trust	2.950	1.274
Users would generate content related to the brand as according to their own perspective	3.640	1.251
Users are able to generate authentic point of view regarding their attitudes	3.710	1.305
Trust is higher in user-generated content than brand-generated content	4.360	.990
UGC is based on real customers displaying real experiences which increases trust	4.430	.879
Build Trust	3.818	.842
A sense of community is generated among users through digital marketing	4.210	.988
Digital marketing through social media present a space to create a brand community where experiences can be shared	3.860	1.271
Through creating communities for the brands, users can exchange their experiences	3.820	1.274
The existence of a community encourages users to generate more content	4.090	.996
Creating communities can make users brand advocates	3.820	1.258
Create Community	3.960	.927
Organizations can make use of the content as a form of feedback	3.790	1.166
Quality enhancement and development can be done depending on UGC	3.320	1.428
The organization can spot errors and mistakes in its services/products through monitoring UGC	3.490	1.453
Areas of improvement can be reachable through UGC in digital marketing	3.590	1.311
UGC through digital marketing can help organizations in personalization and customization of its services and products	3.990	1.115
Leverage User Feedback	3.636	.915
Digital marketing has facilitated the concept of UGC for customers and users	3.840	1.187
Digital marketing has increased trust level of UGC	3.690	1.293
Customers are aware that their UGC are taken into perspective and would influence the organization	3.770	1.254
Organization has to make sure that their marketing campaign supports UGC	3.880	1.258
UGC makes the brand more reachable for a wider audience which may influence its status	4.030	1.123
USER-GENERATED CONTENT (UGC)	3.842	1.106

4.3. Hypotheses Testing

The main hypothesis was tested depending on multiple regression. Results indicated a medium correlation between the independent and dependent variables ($r = 0.658$). Furthermore, the study demonstrated that the independent variables explained **43.2%** of the total variation seen in the

dependent variable. Testing the hypothesis indicated that digital marketing positively changed the reality of user-generated content (UGC) within the Jordanian banking sector. This is evidenced by the F-value, which achieves statistical significance at the 0.05 level.

Table 5. Testing Main Hypothesis

Model	Coefficients		Beta	t	Sig.	R	R Square
	Unstandardized Coefficients	Std. Error					
1 (Constant)	.321	.600		.536	.594	.658 ^a	.432
Encourage Engagement	-.001	.118	-.001	-.005	.996		
Amplify Reach	.374	.117	.355	3.194	.002		
Build Trust	.133	.133	.101	.997	.322		
Create Community	.029	.104	.025	.284	.777		
Leverage User Feedback	.469	.104	.388	4.502	.000		
H: Digital marketing positively changed the reality of user-generated content (UGC) within the Jordanian banking sector							

As for sub-hypotheses of study, they were tested depending on linear regression and results in the following table indicated:

The first hypothesis demonstrated a low correlation between the independent and dependent variables ($r = 0.282$). Furthermore, independent variable explains **7.4%** of the total variation seen in the dependent variable. The study's findings reveal that encouraging engagement positively changed the reality of user-generated content (UGC) within the Jordanian banking sector. This is evidenced by the t-value, which achieves statistical significance at the 0.05 level.

The second hypothesis demonstrated a medium correlation between the independent and dependent variables ($r = 0.52$). Furthermore, the independent variable explains **27.1%** of the total variation seen in the dependent variable. The study's findings reveal that amplify reach positively changed the reality of user-generated content (UGC) within the Jordanian banking sector. This is evidenced by the t-value, which achieves statistical significance at the 0.05 level.

Third hypothesis demonstrated a medium correlation between the independent and dependent variables ($r = 0.413$). Furthermore, the independent variable explains **17.1%** of the total variation seen in the dependent variable. The study's findings reveal that build trust positively changed the reality of user-generated content (UGC) within the Jordanian banking sector. This is evidenced by the t-value, which achieves statistical significance at the 0.05 level.

Fourth hypothesis demonstrated a low correlation between the independent and dependent variables ($r = 0.272$). Furthermore, the independent variable explains **7.4%** of the total variation seen in the dependent variable. The study's findings reveal that create community positively changed the reality of user-generated content (UGC) within the Jordanian banking sector. This is evidenced by the t-value, which achieves statistical significance at the 0.05 level.

Fifth and final hypothesis demonstrated a medium correlation between the independent and dependent variables ($r = 0.514$). Furthermore, the independent variable explains **26.4%** of the total variation seen in the dependent variable. The study's findings reveal that leverage user feedback positively changed the reality of user-generated content (UGC) within the Jordanian banking sector. This is evidenced by the t-value, which achieves statistical significance at the 0.05 level.

Table 6. Testing Sub-Hypotheses

		Coefficients						
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	2.539	.478		5.308	.272a	.272	.074
	Encourage Engagement	.318	.114	.272	2.796	.006		
H1: Encouraging engagement positively changed the reality of user-generated content (UGC) within the Jordanian banking sector								
		Coefficients						
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	2.091	.305		6.848	.000	.520	.271
	Amplify Reach	.548	.091	.520	6.031	.000		
H2: Amplify reach positively changed the reality of user-generated content (UGC) within the Jordanian banking sector								
		Coefficients						
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	1.770	.472		3.750	.000	.413	.171
	Build Trust	.543	.121	.413	4.495	.000		
H3: Build trust positively changed the reality of user-generated content (UGC) within the Jordanian banking sector								
		Coefficients						
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	2.558	.472		5.424	.000	.272	.074
	Create Community	.324	.116	.272	2.795	.006		
H4: Create community positively changed the reality of user-generated content (UGC) within the Jordanian banking sector								
		Coefficients						
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	1.586	.393		4.039	.000	.514	.264
	Leverage User Feedback	.621	.105	.514	5.925	.000		
H5: Leverage user feedback positively changed the reality of user-generated content (UGC) within the Jordanian banking sector								

4.4. Discussion

Current study aimed to shed the light on hoe digital marketing (encourage engagement, amplify reach, build trust, create community, and leverage user feedback) has changed the reality of user-generated content (UGC) within the banking sector in Jordan. Quantitative methodology was adopted, and a questionnaire was self-administered by (100) managers and employees within marketing department in (20) banks in Jordan. SPSS was employed in order to deal with primary data. Results of multiple regression indicated the acceptance of what current research hypothesized. In other words, it appeared that digital marketing has played a role in changing the reality of UGC through focusing on amplifying reach and leveraging user feedback as a source of information and data for mitigating development and enhancement of products and services.

The study proved that digital marketing plays a vital role in enhancing digital marketing services by focusing on keywords and enhancing search engine results. In addition to the effective role of digital marketing in focusing on creating content and contributing significantly to attracting the audience and working to increase the level of interaction and participation, which will increase brand awareness.

Amplify Reach and Leverage User Feedback

Going back to the sub-variables of digital marketing which were taken in accordance with UGC including (encourage engagement, amplify reach, build trust, create community, and leverage user feedback). It was seen that they all scored an influence on UGC with different level of correlation. Results of statistical analysis has indicated that both amplify reach and leverage user feedback have scored a medium correlation with a variance of **27.1%** and **26.4%** respectively. User-generated content through digital marketing can reach a wider audience and thus increase the level of brand marketing in the easiest ways possible. This was confirmed by Ho-Dac (2020) and Agarwal (2020) when they indicated that amplify reach and leverage user feedback helped organizations realize that user-generated content increases trustworthiness as users are able to access the content, demonstrate a positive user experience, and reach a wider audience through digital marketing.

Digital Marketing Can Increase Trust

In the second rank, building trust scored a variance of **17.1%** with a medium correlation. However, the variable of building trust is considered to be of a good influencer as positive and negative content are open to all customer so they increase trust. In addition to that, users would generate content related to the brand as according to their own perspective and they would be able to generate authentic point of view regarding their attitudes. This was agreed on by Cuomo et al. (2020) who argued that trust is higher in user-generated content than brand-generated content as it is based on real customers displaying real experiences which increases trust.

Digital Marketing Encouraging Engagement and Creating Community

In the final rank and with a low correlation, there appeared the variables of encouraging engagement and creating community with a matching variance of 7.4%. UGC is based in an environment of social media, so it can motivate users to generate content regarding a certain brand through hashtag/ mention/ options which help in increasing engagement and attention. In addition, the options of sharing and reviewing builds a sense of community among users through digital marketing. This came in agreement with Cheung et al. (2022) and Heath (2020) who argued that digital marketing through social media present a space to create a brand community where experiences can be shared. Through creating communities for the brands, users can exchange their experiences and encourages users to generate more content.

As a managerial implication, it is important not only boost more sales but also implement UGC (user-generated content) in your digital marketing strategy to make it a citadel. While this implication originates from the studies which show the high influence of digital marketing on UCC and its impact on consumer interaction is revealed too.

5. Conclusion and Recommendations

Digital marketing has greatly contributed to influencing UGC by allowing content to be limited to a specific group of individuals or consumers. Today, content can reach a larger group and exceed the capabilities of marketing strategies in reaching a larger audience. In addition, “smart” organizations are now able to exploit UGC in order to turn consumers into marketers and thus create a new, free, customer-sourced marketing campaign that will thus enjoy greater credibility and greater acceptance in the market.

Based on discussion and conclusion, current research recommended:

- Encouraging engagement of clients “customers” in presenting a content related to a certain product or service as an approach to develop feedback that could be of benefit for the organization. This recommendation took place as encouraging engagement scored a low correlation to the dependent variable.
- Support and enhance the chances of developing communities that are arranged in order to generate content for a certain product or service as this dimension has also scored a low correlation to the dependent variable through results
- Banks should control their customers to generate and circulate the content results of their banking activities by using digital platforms. Users can share their reviews, testimonials, comments on social networks, and other types of UGC. Through the use of UGC, banks can tap into the power of customer voices and thus be able to make their brand more credible and trustworthy to potential customers.

Current study was based on both theoretical and practical implications. From a theoretical perspective, the study supports literature review with aspects that are related to digital marketing and UGC. In other words, current study may enrich literature review with new and recent results that are in accordance with the relationship between the tow variables. From a practical perspective, the current study may help decision makers and marketers within financial institutions and banks to pay attention to the influence of UGC in order to transform their clients from merely customers to marketers themselves based on content that they generate.

Current study was limited to the perspective and opinions of marketing managers and employees within the banking sector in Jordan through the fiscal year 2024-2025. There were no employment of any financial data, statements of annual reports of the banks under examination.

Launching from results of current study, the following future research is suggested:

- Examine the influence of UGC on amplifying reach to new potential customer and audience in a longitudinal study
- Explore the role of UGC in determining the marketing opportunities within the market as a comparison between Jordanian and Saudi Market
- Shed the light on the relationship between UGC and market share among a sample of SMEs in Jordan

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