



The Impact of Social Media Characteristics and Customer Attitude on EWOM: An Empirical Study in Jordanian Banking Sector

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Abstract:

This study analyses the effects of social media marketing characteristics and consumer attitudes on electronic word of mouth (eWOM) responses in the banking industry. A survey was conducted with a total of 416 customers who used social media accounts that are managed by companies within the banking sector; the collected data were then analysed using structural equation modelling. The results showed that banking Social media marketing characteristics (including interactivity, informativeness, and entertainment) have significant effects on eWOM. The results also demonstrated that customer attitudes significantly affect eWOM. It is expected that the results of this study may be used as fundamental data in the development of banking sector Social media marketing characteristics and attitude strategies, particularly by investigating the relative importance of each Social media marketing characteristics component.

Keywords:

Social media marketing characteristics, Interactivity, Informativeness, Entertainment, Privacy concerns, Customisation, Customer attitudes, Electronic word of mouth (eWOM).

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Introduction

Many studies have shown that electronic word of mouth (eWOM) communication plays a significant role in influencing consumer attitudes and intentions (e.g. Chevalier and Mayzlin, 2006; Herr et al., 1991; Jalilvand and Samiei, 2012; Park and Lee, 2009; Park et al., 2007; Sen and Lerman, 2007; Xia and Bechwati, 2008; Zhu and Zhang, 2010). The development of standard communication technologies has resulted in the emergence of a plethora of social and electronic platforms (Li and Du, 2011; Tarhini et al., 2017; Weinberg and Davis, 2005). Accordingly, people nowadays (despite their social and geographical distribution) are willing to share their experiences and opinions about related products and services on a single virtual platform. Companies have become more interested in eWOM due to its great impact on the overall value of the company and its significant role in re-shaping consumer purchases and customer loyalty (Gruen et al., 2006; Hennig-Thurau et al., 2004).

Banks are giving more attention to eWOM for three reasons. First, the environment within the banking industry is competitive and complex (Beerli et al., 2004). Second, financial services are extremely crucial to consumers; therefore, customers will seek to gather sufficient information about the services and the provider before they make a final decision. Third, electronic communication, other than the standard bank marketing services, can be the best platform for information gathering. It is therefore necessary for banks to update their standard marketing strategies in order to keep up with developments in social and technological marketing, both of which are deemed to have a great impact on those consumer attitudes that might affect customer purchasing behaviour. Social media, for example, is a recent marketing tool that might also affect consumer attitudes and eWOM Strategies.

This current research seeks to explore the main factors influencing the banking sector through eWOM, as studying and understanding the impact that social media communication has on consumers and customers will enable marketers and advertisers to understand and develop their marketing strategies in a way that will suit the needs of both consumers and customers. Jordan is a country that is now witnessing a massive growth in the number of its internet users. This means that banks in Jordan are considering how best to use information and communication technology to promote their services. Based on these studies, the researcher is investigating the impact of interactivity, entertainment, customisation, privacy concerns, and informativeness (as social media marketing characteristics) on eWOM.

2. Theoretical background

Consumer-to-consumer and consumer-brand interactions have been growing significantly. The development in the environment of online and social media has played a great role in this growth (Popp et al., 2015; Van Meter et al., 2015). Individuals seek information about products and services in more than one way. Online and social media environments are some of these ways. They have been an effective platform on which individuals can communicate with each other to discuss certain products or services. For example, they turn to them to compare different brands, to seek a customer's opinion on a product or service he/she tried, or to confirm his/her opinion whether it was positive or

negative (Pentina et al., 2015). As social media allows consumers to have a full and frank exchange of views about the product, they can relate their perceptions of the brand to one another and shape each other's attitudes towards the brand (Ladhari and Michaud, 2015) and its reputation in the eyes of potential customers (Amblee and Bui, 2011). Therefore, it can be clearly seen that social media can be a source of information exchanged by individuals, over which companies have no control. This type of interaction is called electronic word of mouth EWOM. Hennig-Thurau et al. (2004, p.39) define EWOM as "any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet". EWOM can come in different forms: online customer reviews (Anderson and Magruder, 2012; Pentina et al., 2015; Clare et al., 2016), blog posts (Morimoto and Trimble, 2012; Hsu et al., 2013), reviews of companies on social networking sites (SNSs) (Ladhari and Michaud, 2015) or consumer comments about products on e-commerce websites (Amblee and Bui, 2011; Muralidharan et al., 2014).

The term 'social media' has been defined as a website and an application through the internet that enable users to create and share content (Richter and Koch, 2007). Social media is used as a marketing strategy for companies in terms of providing more opportunities to access and build business relationships with customers (Kelly et al., 2010). Many researchers have been interested in studying the components of social media. Kim and Ko (2012) examined four components of social media marketing activities (SMMAs): entertainment, interaction, customisation, and WOM. Sano (2015), on the other hand, studied interaction, trendiness, customisation and perceived risk as the components of SMMAs. A study conducted by Lee (2017) categorised them into communication, providing information, support for daily life, and promotion and selling. Jo (2013) classified SNSs into events, information, and advertisements. Kim (2017) defined the characteristics of SNSs as information, immediacy, response, and access. Based on these studies, the researcher investigates the impact of social media on EWOM through the lens of the following social media characteristics: interactivity, entertainment, customisation, privacy concern, and informativeness.

Interactivity

In an attempt to establish an effective means of communication (Al-Lozi, 2002; Taylor and Perry, 2005; Zu'bi et al., 2012) and interactive communications (Kent and Taylor, 1998; DiNardo, 2002), organisations have shifted their attention to websites. Social media, as a valuable tool of communication, has become remarkably widespread not only in business, but in the entire world. According to Knoll (2016), it has become a crucial part of human lives. It has developed a massive new platform for even more timely and interactive communications (Kelleher and Miller, 2006; Wright and Hinson, 2009; Yang and Lim, 2009). Interactivity has been identified as an integrated part of online communication. It can build strong relationships with stakeholders (Jo and Kim, 2003; Sweetser and Metzgar, 2007). Liu and Shrum (2002, p.54) define interactivity as "the degree to which two or more communication parties can act on each other, on the communication medium, and on the messages and the degree to which such influences are synchronized". However, business professionals often use such terms as

'engagement', 'interactive communication' and 'social interaction' in an interchangeable way to refer to interactivity by ignoring their conceptual differences (Dulik et al., 2013). Interactivity offers a clear advantage to relationships between organisations and their publics. For example, Teo and Pian (2003) assert that interactivity plays an important role in the degree of user satisfaction with their online experience on the Internet of Things. Jo and Kim (2003) clearly propose that the different facets of multimedia that appear on the website of an organisation might have a considerable impact on the relationship with publics, as they are likely to have high regard for an organisation that has a highly interactive multimedia website. Accordingly, this can help to create positive outcomes for organisations (Sweetser and Metzgar, 2007; Yang and Lim, 2009) or improve reputation and increase sales and customer satisfaction (Bates and Callison, 2008).

Based on the arguments outlined above, the following hypothesis is developed:

H1: Interactivity has a positive impact on EWOM.

Entertainment

Entertainment is a kind of activity that causes the audience to maintain concentration and interest. Its purpose is to make the audience feel happy and interested or to relieve pressure by offering a temporary escape from reality and allowing them to put their worries behind them. Social networks are one of the tools that provide entertainment, stimulate the imagination, and provide users with relief from a stressful life (Van der Heijden, 2004). The users of social networks seek enjoyment, relaxation and passing time every time they use these sites (Muntinga et al., 2011). Entertainment in social media is a significant component that induces positive emotions, increases participating behaviour, and generates intention to use continuously (Kang, 2005). Many studies have shown that icons, colours, images, interesting themes and animations are some of the components of graphical presentation that enhance entertainment and lead to satisfaction (Zhang et al., 2015). The design of the user interface often interestingly motivates the users to use an online service (Chen et al., 2002; Hung, 2005; Lin and Lu, 2011). It can be concluded that the level of entertainment of a website can be a contributing factor for user attitude towards the website (Chen et al., 2002), towards the product and purchase intention (Al-Duhaish et al., 2014; Ammari et al., 2017), and towards their internet shopping experience (Childers et al., 2001; Obeidat et al., 2012; Khwaldeh et al., 2017; Tarhini et al., 2018).

Based on the arguments outlined above, the following hypothesis is developed:

H2: Entertainment has a positive impact on EWOM.

Privacy concern

Privacy has been a concern for customers, who sometimes refuse to disclose their personal information online as it can be acquired and used by other parties (Karajeh and Maqableh, 2014) or can sometimes be collected without their agreement or knowledge (Phelps et al., 2000; Sheehan and Hoy, 2000). Sheehan and Hoy (2000) explain that this concern is due to the fact that individuals are not fully aware of how information is collected and controlled beyond the original transaction. The internet has been a tool for one-to-one marketing and service delivery to millions of customers (Lovelock and Wirtz, 2006). However, the matter of privacy and negative consumer responses has been a serious concern which can be seen as a "sense of anxiety regarding one's personal privacy" (Lanier and Saini, 2008, p.19). When privacy concern is high, consumers may

react by showing behaviour to protect their privacy (Lwin and Williams, 2003). In their study, Tan et al. (2012) assert that privacy concerns of users have a significant impact on their acceptance of social networking websites (SNWs). They can moderate the effects of perceived usefulness and perceived ease of use on users' intention to continue to use SNWs.

Based on the arguments outlined above, the following hypothesis is developed:

H3: Privacy concern has a positive impact on EWOM.

Informativeness

As social network services become more universal, social media advertising emerges as a new tool for enhancing advertising effectiveness. An SNS is a virtual platform that gives individuals a great opportunity to interact interpersonally online. On it, they can share a plethora of personal information with relatives, friends and acquaintances (Tapscott, 2008; Cheung et al., 2011; Lin and Lu, 2011), and the amount of information can have a great impact on social relationships, which can meet the needs of social involvement in the online community, as Shiue et al. (2010) demonstrate. This is conceptualised as informativeness, which implies making information available online for the public (Chakraborty et al., 2005). In fact, informativeness is connected with SNSs as it was positively related to consumers' attitudes towards advertising on SNSs (Taylor et al., 2011).

Brown and Stayman (1992) found that when predicting brand attitude, the informative factor was the most essential factor. The importance of information as a positive aspect of advertising is also highlighted by Shavitt et al. (1998), who found that consumers pay much attention to information available online when they intend to buy new products, learn about their specific benefits or compare products. Luo (2002) found that if a website offers a rich amount of helpful information, this can result in a positive feeling regarding users' general attitude towards the Web.

Based on the arguments outlined above, the following hypothesis is developed:

H4: Informativeness has a positive impact on EWOM.

Customisation

Customisation involves customising a service to satisfy particular preferences of an individual (Schmenner, 1986). A standardised product can be generated by online customisation and easily altered according to individuals' preferences. However, a study conducted by Song (2012) found that a successful online self-customisation experience does not only fit a consumer's preference, but also provides an opportunity to develop a meaningful relationship with customers by giving them the chance to get involved by identifying themselves with the products.

A study conducted by Leischnig et al. (2015) highlights the 'explicit connections' between customisation approaches and satisfaction in services. This can help guide service managers in developing effective and efficient service designs. It shows that adaptive behaviour generated interpersonally is an essential condition or, in other words, a prerequisite for high customer satisfaction. In the context of social media posts, customisation comes in two forms: private and public. The former relates to the posts

that are directed to a specific friend or acquaintance or a small audience, while the latter refers to the messages that are broadcast and are intended for those who are interested, for example, celebrities.

Based on the arguments outlined above, the following hypothesis is developed:

H5: Customisation has a positive impact on EWOM.

Customer attitude and EWOM

Customer attitude is the customer's evaluation of a product or service (Bolton and Drew, 1991). Despite the importance of the customer's evaluation, there is a lack of research that investigates the influence of customer attitude on EWOM. Many studies explored the impact of brand attitude on EWOM. However, there is still a need for more research on the influence of customer attitude. Moutinho and Smith (2000), for example, studied the role of customer attitude in automated banking and found that it plays a pivotal role. They therefore assert that this aspect should be considered seriously while studying customer behaviour in automated banking media. EWOM can influence consumers' attitudes towards products (Lee et al., 2008), as consumers believe that EWOM as a source of information about brands can be more trustworthy (Doh and Hwang, 2009; Nielsen, 2012) and helpful than the sources of information provided by the company (Reichelt et al., 2014). Furthermore, Charlton (2015) confirms that 61 per cent of consumers read online reviews before making a purchase decision and online consumer reviews tend to be more trusted than communication originating from the company. As a result, this can have a great impact on businesses' sales (Chevalier and Mayzlin, 2006) and revenues (Kim et al., 2013).

Based on the arguments outlined above, the following hypothesis is developed:

H6: Customer attitude has a positive impact on EWOM.

Research model

Using structural equation modelling, this empirical analytical study investigates the impact of social media marketing characteristics Social media marketing characteristics and customer attitude on EWOM. Fig. 1 presents the research model, which is based on previous studies.

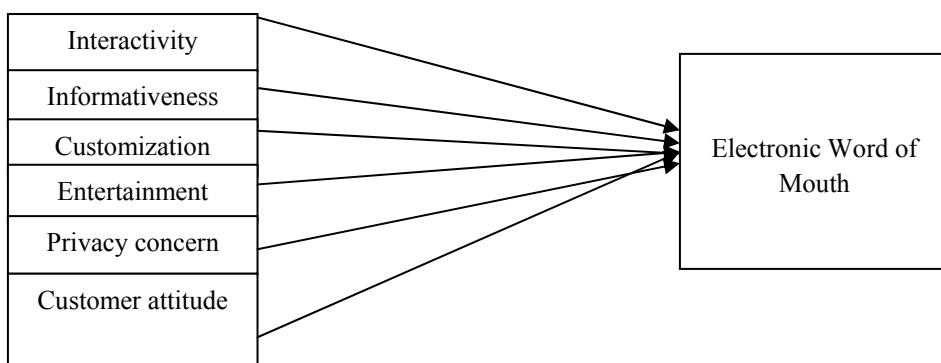


Figure 1. Research model

The present study uses a three-item instrument from Cheung et al. (2009), a three-item instrument from San-Martín and Lopez-Catalan (2013) and a three-item instrument from Casaló et al. (2008) and Carlson and O'Cass (2010) to measure EWOM; a two-item instrument from Han et al. (2011) and a three-item instrument from Bruner and Hensel (1996) to measure customer attitude; and an eight-item scale developed by Osatuyi (2015) to measure privacy concern. Interactivity is measured by a two-item instrument from Odoom et al. (2017) and a four-item instrument from Song and Zinkhan (2008), while entertainment is measured by a four-item scale developed by Childers et al. (2001) and one item by Ducoffe (1996). Informativeness is measured by a five-item instrument developed by Ducoffe (1996). Finally, to measure customisation, a four-item scale developed by Grewal et al. (1998) and a four-item scale developed by Voss et al. (1998) are employed. A five-point anchor ranging from 1 (strongly disagree) to 5 (strongly agree) was used for all the items in the final questionnaire.

Methodology

The current study aims to analyse the impact of social media characteristics and customer attitude on EWOM. For this purpose, all samples were taken from Jordanian banking customers. Five hundred questionnaires were distributed in two ways: by contacting bank branches for targeted respondents, and by approaching the banking customers in their own workplaces, such as staff, or students in a number of the universities and educational institutes, employees in the public or private sector, and personnel in different institutions. The response rate was 83%. Of the 500 questionnaires, 416 were found to be valid for analysis. To verify the validity of the questionnaire, it was translated into Arabic by using the back translation (Brislin, 1976) method, as Arabic is the native language of the respondents being targeted in this study (Jordanian banking customers).

Results

Respondents' profile and characteristics

In total, 416 usable responses were received. Noticeably, more than half of the respondents (57.2%) were male, whereas females accounted for 42.8% of the total sample. The descriptive statistics revealed that most of the respondents were within the age group of 31–40 years (37.4%) and the age group of 25–30 years (32.2%). In terms of monthly income level (Jordanian Dinar [JOD]), the monthly income level of the largest segment of the usable sample (28.8%) was between 400 and 600 JOD. This was followed by those who had a monthly income less than 400 JOD (20.4%). Most of the respondents (69.6%) had gained a bachelor's degree. The overwhelming majority of respondents (92.2%) had been computer users for more than three years. For internet experience, the statistics are similar to the computer experience statistics. The vast majority of the usable sample (87.6%) had more than three years' experience with the internet, and in terms of using any of the SNSs (Facebook/Twitter/Instagram/Snapchat, etc.) for their bank or any other bank, the percentage of users was 62%.

Structural equation modelling analysis

The two-stage approach, as recommended by Anderson and Gerbing (1982), was adopted in the current study. In the first stage, the measurement model was used. This was followed by testing the structural model in the second stage.

Measurement model: confirmatory factor analysis

As shown in Table 1, the preliminary measurement fit indices were as follows: chi-square ($\chi^2 = 1635.893$, degree of freedom [DF] = 730, $p < 0.001$) was significant; CMIN/DF = 2.055; goodness-of-fit index [GFI] = 0.912; adjusted goodness-of-fit index [AGFI] = 0.982, root mean square error of approximation [RMSEA] = 0.063; normed-of-fit index [NFI] = 0.941; comparative fit index [CFI] = 0.962. After examining some of the fit indices (e.g. GFI, AGFI, NFI) more closely, the model does not seem to have adequate fit to data, and therefore there is room for some re-specifications and refinement (Anderson and Gerbing, 1982; Bagozzi and Yi, 1988). The revised measurement model was then examined without including the problematic items.

Table 1. Results of measurement model

Fit indices	Cut-off point	Modified measurement model
CMIN/DF	≤ 3.000	2.055
GFI	≥ 0.90	0.912
AGFI	≥ 0.80	0.882
NFI	≥ 0.90	0.941
CFI	≥ 0.90	0.962
RMSEA	≤ 0.08	0.063

Construct reliability

An examination of the construct reliability was conducted by testing the composite reliability (CR) and average variance extracted (AVE) for each construct (Anderson and Gerbing, 1982). As shown in Table 2, all latent constructs reflect an adequate composite reliability of at least 0.946. Table 2 illustrates that EWOM had the highest value of 0.994, while the lowest value was observed for attitude and informativeness, which was 0.946. The AVE for all latent constructs was estimated and found to be above the threshold value of 0.50 as well (Hair et al., 2010). The largest value of AVE was recorded by EWOM with a value of 0.983, whereas both attitude and informativeness had the lowest AVE value of 0.854 (see Table 2).

Table 2. Construct reliability

Variable	CR	AVE
Entertainment	0.954	0.874
EWOM	0.994	0.983
Attitude	0.946	0.856
Privacy	0.964	0.899
Interactivity	0.958	0.884
Customisation	0.978	0.938
Informativeness	0.946	0.854

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Table 3. Construct validity

Latent Constructs	Items	Factor Loading	AVE	Square Root of AVE
EWOM	EWOM3	0.991		
	EWOM4	0.995	0.98	0.99
	EWOM5	0.988		
Attitude	Attitude1	0.775		
	Attitude2	0.991	0.84	0.92
	Attitude3	0.993		
Privacy	Privacy2	0.901		
	Privacy5	0.97	0.90	0.95
	Privacy6	0.972		
Interactivity	Interactivity1	0.862		
	Interactivity5	0.968	0.88	0.94
	Interactivity6	0.986		
Entertainment	Entertainment1	0.998		
	Entertainment2	0.957	0.86	0.93
	Entertainment3	0.843		
Informativeness	Informativeness1	0.839		
	Informativeness3	0.994	0.84	0.92
	Informativeness4	0.933		
Customisation	Customisation1	0.963		
	Customisation2	1.001	0.90	0.95
	Customisation3	0.94		

Table 4. Discriminate validity

Variable	Entertainm ent	EWO M	Attitu de	Priva cy	Interactiv ity	Customisat ion	Informative ness
Entertainme nt	0.935						
EWOM	-0.019	0.991					
Attitude	-0.147	0.677	0.925				
Privacy	0.091	0.243	0.298	0.948			
Interactivity	0.030	- 0.093	-0.046	0.001	0.940		
Customisati on	-0.030	- 0.163	-0.084	- 0.183	0.237	0.968	
Informative ness	-0.025	- 0.103	-0.027	- 0.048	0.116	-0.009	0.924

The square root of AVE exhibited for each latent construct was higher than the inter-correlation estimates with other corresponding constructs (Fornell and Larcker, 1981). All unremoved items were found to have standardised regression weight above the cut-off value of 0.50 and were statistically significant, with the p value less than 0.0001 (Hair et al., 2010). With regard to the path coefficient analyses, the coefficient values of the paths ending to attitude, including EWOM ($\gamma = 0.421$, $p < 0.001$), interactivity ($\gamma = 0.361$, $p < 0.001$), entertainment ($\gamma = 0.307$, $p < 0.001$) and informativeness ($\gamma = 0.241$, $p < 0.001$) were found to be statistically significant (see Fig. 2). However, the path coefficient of privacy ($\gamma = -0.012$, $p = 0.809$) and customisation ($\gamma = -0.010$, $p = 0.774$) on EWOM was recognised as non-significant. Therefore, with the exception of H3 and H5 (SI → BI), all the research hypotheses (H1, H2, H4 and H6) were supported (see Table 5).

Table 5. Results of standardised estimates of structural model

Path			Path Coefficient	P value	Significant? (YES/NO)
Attitude	→	EWOM	.421	***	YES
Privacy	→	EWOM	-.012	.809	NO
Interactivity	→	EWOM	.361	***	YES
Entertainment	→	EWOM	.307	***	YES
Customisation	→	EWOM	-.010	.774	NO
Informativeness	→	EWOM	.241	***	YES

Discussion of results

This study investigated the effects of banking Social media marketing characteristics (entertainment, interactivity, privacy concern, customisation, informativeness) and customer attitude on EWOM. The results of the study are summarised below.

H1 result discussion – Hypothesis 1 (Interactivity has a positive impact on EWOM) was accepted. Based on the results of the hypothesis, it can be concluded that respondents interact with each other through social media. They interact in different ways: check each other's comments. This heavy use of social media increases their satisfaction and positive EWOM. This research finding is consistent with those of many previous studies, including the studies conducted by Teo and Pian (2003) and Jo and Kim (2003), which emphasise the importance of interactivity in the relationships between organisations and their publics, which is part of EWOM.

H2 result discussion – Hypothesis 2 (Entertainment has a positive impact on EWOM) was accepted. Based on the results of hypothesis 2, the finding of this research shows that respondents assume that if the website is easy to use, enjoyable and entertaining, this affects EWOM positively. The result supports the research finding regarding the importance of entertainment as an instrument or tool in social media and its impact on consumer interaction and satisfaction in online purchasing, as shown in Daugherty et al. (2008), Gallauter and Ransbotham (2010), and Kaplan and Haenlein (2010).

H3 result discussion – Hypothesis 3 (Privacy concern has a positive impact on EWOM) was rejected. Based on the results of hypothesis 3, it can be concluded that the respondents assume that the factor of the confidentiality of their personal details has no effect on increasing EWOM positively. This research finding is not in line with that of Tan et al. (2012), who found that privacy concerns of users have a significant impact on their acceptance of SNWs.

H4 result discussion – Hypothesis 4 (Informativeness has a positive impact on EWOM) was accepted. Based on the results of hypothesis 4, it can be concluded that respondents assume that if the website is frequently updated and informative, EWOM will increase positively. The result of Tapscott (2008), Cheung et al. (2011) and Lin and Lu (2011) supports this research finding, which is that the amount of information can have a great impact on social relationships that can meet the needs of social involvement in the online community.

H5 result discussion – Hypothesis 5 (Customisation has a positive impact on EWOM) was rejected. Based on the results of hypothesis 5, it can be concluded that respondents assume that even if the website meets the needs and desires of the customer (i.e. it is customised), EWOM will be not affected significantly. This research finding is not in line with the finding of Liberali et al. (2015) and Chung et al. (2016) that technology plays an important role in the creation of customer-tailored solutions.

H6 result discussion – Hypothesis 6 (Customer attitude has a positive impact on EWOM) was accepted. Based on the results of hypothesis 6, it can be concluded that the attitude (i.e. enduring evaluation of the customer towards the bank) of the respondents affects EWOM. The result supports that of a research study conducted by Moutinho and Smith (2000), asserting that customer attitude has a pivotal role in automated banking media.

Conclusion

The objective of this study is to demonstrate the impact of customer attitude and banking Social media marketing characteristics on EWOM. It has been shown that interaction; privacy concern and informativeness have a positive impact on EWOM. However, the other characteristics of Social media marketing characteristics, such as customisation and entertainment, do not have a significant impact on EWOM. Customer attitude, on the other hand, has a positive impact on EWOM. This study is significant as it is the first experimental analysis of the relationship between banking Social media marketing characteristics and customer attitude. Furthermore, customer attitude is considered one of the most important factors influencing EWOM, so this study provided a model that accurately describes the impact of banking Social media marketing characteristics by introducing customer attitude into the study.

Limitations and recommendations

The limitations of this study and the recommended direction for future studies are as follows. First, this research studied Jordanian banking users only. Having broader and more comprehensive samples will result in more generalised and useful outcomes. Second, although the result of this study proved empirically the positive impact of Social

media marketing characteristics on customer response, the results did not show the extent of their impact on the administrative achievement and efficiency of companies. If these limitations are taken into consideration in future studies, they will provide useful information on several marketing criteria not only in the banking sector.

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