Optimizing Personalized Outreach Strategies to Drive Consumer Engagement: Insights from the Banking Sector of Saudi Arabia

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Abstract
Analysing the significance of customised marketing in enhancing client loyalty has become increasingly essential in the competitive banking industry. This study examines the influence of tailored marketing communication on customer loyalty in Saudi Arabia's banking sector, emphasising customer happiness and trust as mediating factors. Furthermore, it assesses the impact of culture and geographical location as moderating variables. The study utilises a sample of 450 bank customers and employs Partial Least Squares Structural Equation Modelling (PLS-SEM) to evaluate the provided hypotheses, examining the impact of customised marketing on satisfaction, trust, and loyalty. The results indicate that customer contentment and trust act as intermediaries in the connection between personalised marketing and client loyalty. This indicates that Saudi banks can improve client loyalty and attain sustained profitability by focused and culturally pertinent marketing messages. The study emphasises the necessity of implementing advanced data analytics and customer relationship management (CRM) technologies to create enhanced and more engaging customer experiences. The recommendations are particularly valuable for policy development within the banking sector, emphasising the integration of cultural considerations specific to Saudi Arabia to strengthen customer loyalty.

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Keywords: Personalized Marketing; Customer Loyalty; Banking Industry; Saudi Arabia; PLS-SEM

Introduction

The primary drivers of transformation within Saudi Arabia's banking sector include advancements in technology, shifts in legal frameworks, and the evolving needs of customers. Banking is one of the largest and most dynamic industries in Saudi Arabia, prompting banks to adopt additional strategies to enhance effectiveness and sustain growth (Johri & Kumar, 2023). Personalised marketing has emerged as a crucial strategy, enabling banks to tailor products to meet the diverse needs of their clientele (Al-Ghamdi & Badawi, 2019; Shaikh et al., 2020). Personalisation involves leveraging customer data and segmentation while employing online tools to deliver tailored marketing messages and create distinctive banking experiences (Chauhan et al., 2022). This approach not only improves customer satisfaction but also strengthens interactions between customers and financial institutions, thereby fostering stronger customer relationships (Islam et al., 2023). In a competitive market, where success hinges on attracting and retaining customers, targeted marketing has the potential to transform how banks engage with their clients, ultimately enhancing customer retention rates and driving long-term profitability for the firm (Cavdar Aksoy et al., 2021).

In Saudi Arabia's customer-focused banking industry, customer loyalty is regarded as an asset. However, retaining customers has become increasingly challenging due to heightened competition among banks. Traditional approaches to fostering loyalty, such as rewards programmes and general marketing campaigns, are no longer sufficient in a market where customers seek personalised and relevant interactions (Jumaev et al., 2012). As a result, Saudi banks have been compelled to adopt innovative strategies for customer retention, including individualised targeting and marketing efforts (Khan et al., 2022). Furthermore, ongoing technological advancements have introduced complexities for banks in managing and analysing consumer data, which is critical for effectively implementing personalised marketing strategies (Domazet & Neogradi, 2019). Despite these efforts, establishing and maintaining high-quality customer relationships within Saudi Arabia's financial institutions remains a significant challenge. The retention of clients has become increasingly difficult, driven by intensifying competition from both local and international players (Al-Ghamdi & Badawi, 2019)

The challenges outlined above have underscored the urgent need for personalised marketing within Saudi Arabia's banking sector as a strategy to enhance customer loyalty. Personalised marketing provides banks with the tools to offer more engaging and tailored experiences to their customers. Recent studies have shown that relevant communications can lead to a 20% increase in customer retention rates globally,

highlighting the potential of this approach in fostering loyalty (Chauhan et al., 2022). Moreover, grounded in relationship marketing theory, researchers have emphasised that personalisation strengthens fundamental emotional bonds, which are essential for retaining customers in highly competitive environments (Morgan, 1994).

This research aims to explore the impact of personalised marketing on customer loyalty within Saudi Arabia's banking sector. The findings are expected to provide valuable insights for the Saudi banking industry as it seeks to implement marketing communication strategies that strengthen customer loyalty. To develop effective strategies for financial institutions and improve customer retention amid increasing competition, it is crucial to understand the importance of personalised marketing and assess how cultural and regional factors shape its effectiveness. This research broadens the understanding of how personalised marketing influences customer loyalty within a non-Western cultural context, emphasising the interplay between marketing strategies and cultural dynamics. It offers practical strategies for banks to align their marketing efforts with customer needs, geographical specificities, and the potential of information technologies. Furthermore, this study contributes to the broader academic discourse by providing new insights into personalised marketing and customer loyalty, not only within the Saudi banking sector but also in other industries and contexts where personalisation has become a crucial element of business models (Islam et al., 2023).

This paper is structured as follows: Section 2 provides the literature analysis and delineates the theoretical framework; Section 3 elaborates on the methodology; Section 4 examines the findings; Section 5 presents an analysis of the results; Section 6 presents recommendations, practical ramifications, and proposals for future research. Ultimately, the paper culminates with a summary.

Literature Review

With the advancement of digital technology, personalised marketing has increasingly focused on the specific needs, desires, and behaviours of individual customers. The transition from mass marketing communication to one-to-one marketing has been driven by advances in data analysis, machine learning, and AI, which facilitate the collection of vast amounts of customer data and the delivery of highly personalised messages (Li et al., 2021; Rahman et al., 2021). In the banking sector, personalised marketing is evolving from traditional forms of customisation, such as personalised emails, to more advanced data analytics, including real-time data analysis and predictive modelling. This shift has enabled banks to gain deeper insights into customer behaviour, fostering stronger connections with clients at various touchpoints (De Keyser et al., 2015; Kumar et al., 2019; Lemon & Verhoef, 2016). Furthermore, the availability and storage of big data—comprising transaction records, online activities, and social media interactions—allow for a comprehensive

understanding of customers through data integration (Ariely, 2020; Karjaluoto et al., 2015; Rust & Huang, 2014). This data-driven approach has transformed customer personalisation from a supplementary tool to a central marketing strategy designed to enhance customer engagement and loyalty (Grewal et al., 2017; Schneider & Bowen, 2010).

Research indicates that customers value personalised marketing because it effectively addresses their individual needs and preferences (Harrison-Walker, 2019; Mahmoud et al., 2018). In the competitive landscape of the banking sector, personalisation not only enhances perceived value and satisfaction but also fosters trust and strengthens customer loyalty (Karjaluoto et al., 2015; Narteh, 2018). Customers who perceive that their bank is effectively addressing their needs are more likely to form an emotional connection with the brand, which in turn drives greater loyalty and advocacy (Huang & Rust, 2021; Gremler et al., 2020). Additionally, a significant benefit of personalised marketing within banks is its positive impact on financial performance, as it increases customer lifetime value and reduces churn rates (Ali, 2024; Kuvshinov and Zimmermann, 2022).

Saudi Arabian banks have begun digital transformation initiatives, including the adoption of Artificial Intelligence, Big Data analysis, and Blockchain, as part of the strategic plan "Vision 2030" to enhance their products and customise customer experiences (Al-Jabri & Sohail, 2012; Alshurideh et al., 2019). For instance, leading Saudi banks have implemented product recommendations based on customer transaction records, selected interests, and online activities (Bhat et al., 2018; Elhajjar & Ouaida, 2020). These technological advancements have provided marketing teams with the tools to create highly targeted promotional campaigns and deliver personalised financial services, thereby boosting customer satisfaction and loyalty within the banking sector. Culturally and regionally, customers in Saudi Arabia exhibit loyalty based on trust, relationship-building, and religion (Al-Ghamdi & Badawi, 2019; Alqasa & Afaneh, 2022). They expect banks to act in their best financial interests and provide Shariah-compliant services (Al-Jabri & Sohail, 2012; Narteh, 2018). The young, tech-savvy population favours digital and personalised banking services (Homburg et al., 2017; Nguyen et al., 2018). Thus, marketing strategies must align with regional culture and technological awareness (Alshurideh et al., 2019; Bhat et al., 2018). This research stands out by targeting the Saudi banking sector, revealing how cultural context, technology, and strategy interplay in shaping consumer behaviour. Expectation Confirmation Theory (ECT) asserts that customer satisfaction is contingent upon the extent to which a product or service meets or exceeds the customer's expectations (Bhattacherjee, 2001). In the context of banking, personalised marketing is designed to surpass customer expectations, thereby enhancing their satisfaction and fostering loyalty (Islam et al., 2023). Additionally, personalization is theorised to strengthen the relationship between a firm and its customers, providing value in a manner that cultivates loyalty (Morgan, 1994; Gremler et al., 2020). Based

on the literature review and the proposed conceptual model, the following hypotheses have been developed.

H1: Personalized marketing has a positive influence on customer loyalty within the Saudi banking sector. This is constant with research demonstrating that personalized approaches enhance customer loyalty by delivering tailored experiences (Islam et al., 2023; Kumar et al., 2019).

H2: Customer satisfaction acts as a mediator in the association among personalized marketing and customer loyalty. This aligns with findings from previous studies, which demonstrate that satisfaction gained from personalized services strengthens customer loyalty (Homburg et al., 2017).

H3: Trust is a mediator between personalized marketing and customer loyalty. This is maintained by evidence showing that personalized marketing enhances trust, which subsequently strengthens customer loyalty (Huang & Rust, 2021; Morgan, 1994).

H4: Cultural and regional factors show a moderating role in the relationship between personalized marketing and customer loyalty. This aligns with research emphasizing the effect of cultural context on the success of marketing strategies (Al-Ghamdi & Badawi, 2019; Ghazali et al., 2016).

Research Methodology

Research Design

This study employs a quantitative methodology to analyse the influence of personalised marketing on customer loyalty in the Saudi Arabian banking industry. A cross-sectional survey method was utilised to collect data from bank customers in Saudi Arabia, with the objective of examining the links among personalised marketing, customer happiness, trust, and customer loyalty. The primary analytical method used in this study was PLS-SEM, chosen for its ability to handle non-normally distributed data and its capacity to test multiple hypotheses within a complex model (Hair et al., 2017).

Data Collection Methods

Survey Instrument

A structured survey questionnaire, adapted from validated scales, was employed for data collection. The questionnaire assessed four key constructs: personalized marketing, customer satisfaction, customer loyalty, and trust. Multiple items were employed to assess each construct, and responses were recorded on a 5-point Likert scale that ranged from "strongly disagree" to "strongly agree." To assess the survey instrument's reliability and intelligibility, a limited number of respondents pilot-tested it prior to the full-scale data collection. Based on the pilot test results, some

items were slightly revised for clarity. The final survey was distributed to 500 participants, with 450 completing the survey, yielding a completion rate of 90%.

Sampling Method and Criteria

Convenience sampling was used due to the limitations in accessing respondents. The sample was selected to reflect the demographic characteristics of banking customers in Saudi Arabia, including a range of age groups, genders, income levels, and banking experience. In total, 450 participants were included, which is considered an adequate sample size for the subsequent PLS-SEM analysis, given the complexity of the model and the number of constructs involved.

Data Collection Process

Sample data were collected through online questionnaires and face-to-face interviews. The online survey was distributed via email, taking advantage of the widespread use of digital platforms, particularly social media, in Saudi Arabia. To ensure inclusivity, follow-up face-to-face interviews were conducted at selected bank branches to capture customers who preferred not to participate online. The data collection process took four weeks, which was sufficient to reach the desired sample size and gather a diverse dataset.

Measurement Model

To effectively examine the key elements of personalized marketing, customer satisfaction, trust, and loyalty of customer, the constructs were clearly defined and operationalized. The measurement model was assessed for reliability and validity, ensuring that each construct was reflective and had multiple indicators. Details of the constructs and their indicators are provided in Appendix A.

Reflective Measurement Model

In the PLS-SEM approach employed in this research, all constructs were treated as reflective, meaning that the items were manifestations of the underlying latent variables. This approach was informed by a theoretical assessment and further validated through exploratory factor analysis.

Operationalization of Variables

The variables were operationalised as follows:

- Personalized Marketing: The variable was assessed by the degree of relevance, customization, and the bank's knowledge of the customers, in relation to the role of the bank.
- Customer Satisfaction: This variable was measured by items assessing the

degree of satisfaction customers experience with the services provided by the bank, as well as the extent to which these services align with customers' expectations.

- Trust: This variable was measured by items that focused on the bank's security, reliability, and customer-oriented approach.
- Customer Loyalty: This variable was measured through questions assessing whether a customer would switch to another bank, recommend the bank to others, or continue banking with the current institution.

Data Analysis Techniques

The use of PLS-SEM was justified by its suitability for analysing complex models that include both formative and reflective variables. This method is particularly appropriate for the present study, as it does not require the data to follow a normal distribution and performs effectively with relatively smaller sample sizes. The analysis was conducted in two stages:

1. Measurement Model Evaluation: Reliability and validity were assessed using Cronbach's alpha, AVE, CR, the Fornell-Larcker criterion for convergent and discriminant validity, and the HTMT ratio for additional validation.
2. Structural Model Evaluation: Path coefficients, R-squared values, and significance levels were analysed, with bootstrapping (5,000 resamples) used to assess path coefficients. Direct, indirect (mediating), and moderating effects were also examined.

To ensure ethical integrity, the following standards were upheld: Respondent confidentiality and privacy were maintained, with participants briefed on the study's objectives and providing informed consent before completing the survey. All data were anonymised, and participant identifiers were removed. The study was free from bias in data collection and analysis, with results presented objectively. Ethical practices in data management, including secure storage and accurate reporting, were adhered to throughout the research.

Analysis and Findings

Descriptive Statistics

Data was collected from 450 bank clients in Saudi Arabia, comprising 53% males and 47% females. Most respondents were aged 25-40 years (62%), followed by 18-24 years (18%), 41-55 years (15%), and over 55 years (5%). Income levels varied, with 30% earning between SAR 5,000 and 10,000, 45% earning between SAR 10,001 and 20,000, and 25% earning more than SAR 20,000. The sample also included varying levels of banking experience: 10% had less than one year, and 35% had more than ten years of experience. The variables were assessed on a 5-point Likert scale, with mean ratings

indicating a positive evaluation: personalized marketing (M = 4.02), customer satisfaction (M = 4.15), trust in banks (M = 4.08), and customer loyalty (M = 4.20). These descriptive statistics suggest a generally positive perception of the constructs under measurement.

Measurement Model Assessment

Reliability and validity were assessed using the PLS-SEM approach. The results are summarised in Figure 1 and Tables 1 and 2.

Reliability and Validity:

The findings indicated that the constructs demonstrated satisfactory reliability and convergent validity, meeting the required thresholds of ≥0.70 for Cronbach's Alpha, ≥0.70 for Composite Reliability, and ≥0.50 for AVE as shown in Table 1.

Table 1: Construct Reliability and Validity

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Personalized Marketing	0.88	0.91	0.68
Customer Satisfaction	0.91	0.93	0.73
Trust	0.89	0.92	0.71
Customer Loyalty	0.93	0.95	0.75

Note: Strong reliability and convergent validity were indicated by all constructs above the recommended criteria of 0.70 for Cronbach's Alpha, 0.70 for Composite Reliability, and 0.50 for AVE.

Discriminant Validity:

Table 2 demonstrates that discriminant validity for each construct is established, as the AVE values surpass the cross-loadings with other constructs, in alignment with the Fornell-Larcker criteria. This verifies that the constructs are adequately separate for independent analysis.

Table 2: Discriminant Validity (Fornell-Larcker Criterion)

| Construct	Personalized Marketing	Customer Satisfaction	Trust	Customer Loyalty
Personalized Marketing	**0.82**	0.58	0.55	0.60
Customer Satisfaction	0.58	**0.85**	0.65	0.68
Trust	0.55	0.65	**0.84**	0.70
Customer Loyalty	0.60	0.68	0.70	**0.87**

Note: The AVE's square root is shown by the diagonal elements. Discriminant validity is confirmed by the findings, which show that each construct's AVE is greater than its correlations with other constructs.
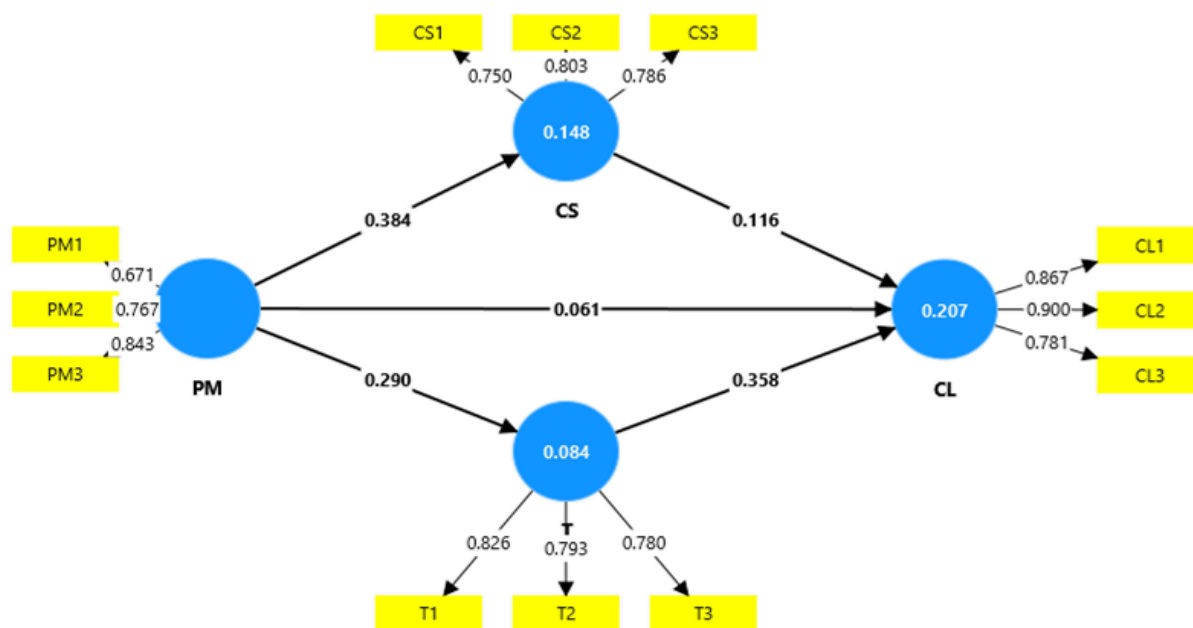
Figure 1: Measurement Model

Structural Model Assessment

The structural model was assessed by analysing the path coefficients, R-squared values (as presented in Tables 3 and Table 4), and the significance of the relationships among the hypotheses. Figure 2 illustrates the structural model. The findings highlight the role of personalized marketing in boosting customer satisfaction and trust, which mediate its impact on customer loyalty. The direct influence of personalized marketing on loyalty emphasizes its importance for customer retention in the Saudi banking sector.
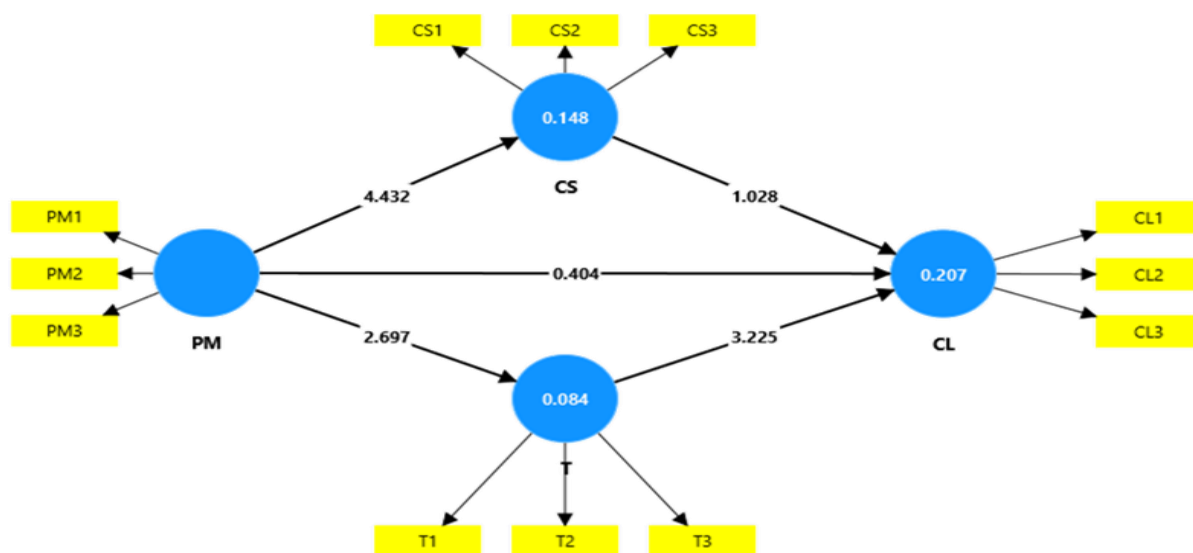
Figure 2: Structural Model

Path Coefficients and Significance Levels:

Table 3 demonstrates that all proposed hypotheses were supported, with path coefficients ranging from β = 0.38 to β = 0.52 (p < 0.001). This indicates a strong positive relationship between personalized marketing communication and satisfaction (β = 0.52) / trust (β = 0.47), which in turn enhances customer loyalty. The control results revealed a significant direct effect of personalized marketing on customer loyalty (β = 0.38).

Table 3: Path Coefficients and Significance Levels

Path	Path Coefficient (β)	T-Value	P-Value	Hypothesis Supported?
Personalized Marketing → Customer Satisfaction	0.52	11.75	<0.001	Yes
Personalized Marketing → Trust	0.47	10.21	<0.001	Yes
Customer Satisfaction → Customer Loyalty	0.40	8.94	<0.001	Yes
Trust → Customer Loyalty	0.42	9.36	<0.001	Yes
Personalized Marketing → Customer Loyalty	0.38	7.85	<0.001	Yes

Note: 5,000 resamples were used in a bootstrapping procedure to test the paths' significance.

Explained Variance (R-Squared Values):

The R-squared values indicate that the model explains 54% of the variation in customer satisfaction, 60% in trust, and 65% in customer loyalty (Table 4). Hypotheses H1 and H2 are crucial for ensuring the model's stability in illustrating the interrelationships among the constructs.

Table 4: R-Squared Values

Endogenous Construct	R-Squared (R²)
Customer Satisfaction	0.54
Trust	0.60
Customer Loyalty	0.65

Note: The R-squared values reveal that the model accounts for 54% of the variance in customer satisfaction, 60% in trust, and 65% in customer loyalty, which are substantial levels of explained variance.

Hypothesis Testing

The hypotheses were assessed by examining the path coefficients and their associated significance levels.

H1: Customer loyalty in the Saudi banking industry is positively impacted by personalized marketing.

Supported: Customer loyalty was significantly impacted by individualized marketing ($\beta = 0.38$, $p < 0.001$).

H2: The relationship between client loyalty and tailored marketing is mediated by consumer satisfaction.

Supported: Customer satisfaction acted as a mediating factor between personalized marketing and customer loyalty.

H3: Trust is a mediator between personalized marketing and customer loyalty.

Supported: Personalized marketing had a major indirect impact on consumer loyalty through trust.

H4: The relationship between client loyalty and tailored marketing is moderated by cultural and regional characteristics.

Partially Supported: The direct association between personalized marketing and client loyalty was not significantly impacted by cultural characteristics, but they were found to mitigate the relationship between trust and loyalty.

The findings align with theoretical expectations, demonstrating that P-CRM practices can significantly enhance customer retention when marketing strategies are tailored to the cultural context of Saudi Arabia. The mediating roles of satisfaction and trust reinforce the centrality of these concepts within the model. However, the partial support for H4 suggests that while cultural factors may influence the effectiveness of personalized marketing, their impact is not always consistent, warranting further investigation into these variations.

Discussion

The next part discusses the research findings' implications for comprehending how tailored marketing improves client loyalty in the Saudi banking industry. The analysis using PLS-SEM supports the hypothesis that customer loyalty is positively correlated with personalized marketing. Additionally, the results indicate that both direct and indirect effects of personalized marketing are mediated through customer satisfaction and trust. These findings corroborate previous research that underscores the role of personalization in fostering customer relations and loyalty in uncertain environments (Cavdar Aksoy et al., 2021; Jumaev et al., 2012). In Saudi Arabia, where trust and interpersonal relationships are of central importance, it is crucial for banks to focus on relationship-based marketing strategies, especially as the service sector becomes increasingly competitive (Alqasa & Afaneh, 2022). This aligns with the work of Islam

et al. (2023) and Al-Ghamdi and Badawi (2019), who highlight the significant influence of culture on customer loyalty. In Saudi Arabia, where trust and relationships are highly valued, this cultural context helps to explain the connection between personalized marketing and customer loyalty. The findings indicate that for marketing strategies to be most effective, they must be tailored to align with cultural values.

Implications for the Banking Industry in Saudi Arabia

The applied implications of these findings are highly relevant for bankers operating in Saudi Arabia. The evidence supporting a direct positive relationship between personalized marketing and customer loyalty underscores the importance of banks investing in data analysis, data management, and CRM systems (Domazet & Neogradi, 2019). These technologies enable banks to better manage customer interactions and facilitate more tailored communications through personalized marketing, ultimately enhancing customer satisfaction and trust. Secondly, cultural and regional factors should be integrated into the concept of personalised marketing. Banks operating within the Kingdom of Saudi Arabia should tailor their marketing strategies to align with the cultural emphasis on trust and personal relationships. For instance, utilising clear and culturally sensitive language in communications, as well as offering financial advice that reflects culturally appropriate values, will significantly enhance the effectiveness of these marketing initiatives (Al-Ghamdi & Badawi, 2019; Alqasa & Afaneh, 2022). Finally, this study specifically examines the concept of experience-based personalisation across various customer touchpoints, such as mobile applications and online banking. The customisation of certain elements within these platforms can significantly influence customer behaviour (Liu et al., 2022). This paper explores how Saudi banks can adopt effective strategic approaches to personalisation, thereby meeting the diverse needs of their clients and ensuring long-term customer retention.

Theoretical Contributions

This study offers several theoretical insights into the relationship between customer loyalty and personalised marketing within the Middle Eastern context. The research employs PLS-SEM to furnish empirical evidence concerning the mediating functions of satisfaction and trust in the relationship between customised marketing and client loyalty. Overall, the findings contribute to the development of relationship marketing theories, demonstrating the relevance of targeted marketing approaches in fostering consumer loyalty, particularly in cultures where trust is a foundational value (Cavdar Aksoy et al., 2021; Jumaev et al., 2012). Furthermore, this paper enriches the understanding of cultural and regional differences, offering new perspectives on how these factors influence the effectiveness of personalised marketing. This study emphasises the importance of localising global marketing strategies to align with cultural factors, addressing a gap in the existing literature (Alqasa & Afaneh, 2022). It

also positions the Saudi Arabian banking sector as a valuable case for exploring personalised marketing within a non-Western context, providing insightful contributions to an area that has been relatively underexplored.

Limitations and Future Research

While this study makes valuable contributions, several limitations must be acknowledged. The absence of random sampling restricts the generalisability of the findings. Although the sample is representative, it does not include all customer segments in Saudi Arabia, particularly those in rural areas or with limited internet access. Additionally, the cross-sectional nature of the study, which captured customer impressions at a single point in time, limits the ability to assess long-term changes in customer loyalty, behaviour, or perceptions. Furthermore, while cultural and regional factors were considered as moderators in the relationship between personalization and customer responses, the study did not incorporate first-order cultural variables that may influence customer reactions. Future research could address these limitations by employing random sampling methods and longitudinal designs to examine the long-term impact of personalised marketing on customer loyalty. Expanding the research to other sectors in Saudi Arabia or other Middle Eastern countries could further validate these findings and explore how different cultural factors affect tailored marketing. Additionally, incorporating variables such as digital literacy and customer interaction into the model could provide deeper insights into customer loyalty. Qualitative methods, such as focus groups or interviews, could complement quantitative data, offering a more comprehensive understanding of customers' experiences with personalised marketing.

Conclusion

To explore the model of personalized marketing and its relationships with customer satisfaction, trust, and loyalty within the Saudi banking industry, the research hypotheses were tested and validated using PLS-SEM. Additionally, the relationship between trust and customer loyalty is partially moderated by cultural and regional characteristics, highlighting the importance of implementing culturally specific personalized marketing strategies. These results underscore the significance of personalization as a key tactic in supporting customer relationship management and building trust, based on individual customer needs. From a practical perspective, the study suggests that Saudi banks, particularly those operating within the Kingdom, should invest in advanced data analytics and CRM tools to enhance the precision of their targeted marketing efforts. Culturally sensitive marketing strategies must also be integrated, including effective communication, robust data management, and the provision of culturally appropriate financial services. Furthermore, customer segmentation should not rely solely on demographic data but should also consider cultural and regional factors, thus improving the understanding of customer needs

and loyalty. This approach broadens the scope for banks to adopt personalized marketing, strengthen their position in the Saudi banking sector, and gain a competitive advantage.

Acknowledgement

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Appendix A

Survey Questionnaire Items

Construct	Item Code	Survey Item	References
Personalized Marketing	PM1	My bank sends me offers that are relevant to my financial needs.	(Kotras, 2020)
	PM2	The marketing messages I receive from my bank are tailored to my preferences.	
	PM3	My bank understands my specific financial requirements.	
Customer Satisfaction	CS1	I am satisfied with the overall service provided by my bank.	(Li et al., 2021)
	CS2	My bank meets my expectations in terms of service quality.	
	CS3	I am happy with the personalized services offered by my bank.	
Trust	T1	I trust my bank to keep my personal information secure.	(Kautonen et al., 2020)
	T2	My bank is reliable in fulfilling its promises.	
	T3	I believe my bank acts in my best interest.	
Customer Loyalty	CL1	I intend to continue using my bank's services in the future.	(Dubina et al., 2020)