


Effect of innovation in communication message on financial customer relationships: New evidence from Saudi Arabia



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ABSTRACT

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The study aimed to measure the impact of innovation in the communication message on the financial customer relations of the companies listed in stock market in Saudi Arabia "TADAWL", as well as to determine the level of significant difference in perception level of innovation and customer relations according to demographics. The study consists of two populations. The first is all companies listed in the Saudi stock market "TADAWL" that apply marketing innovation. The total companies reached 38 in six key sectors in the economy: consumer services, food retailing, food production, health care, banks, and communications. The second population is all the customers of the listed companies. The research methodology used a full survey method to collect data from companies, and the convenience sample technique was used. Total of Customers reached 500. The study concludes innovation in the communication message- content and design – have a high degree of perception. The study also concludes a strong positive impact of innovation in the content on financial relationships of the listed companies in TADAWL. The statistical differences show significant differences in the innovation in message design according to financial resources of innovation tended to 10% or more, and no such differences in the customer financial relationships according to all demographics. Finally, the presented a set of recommendations that enhance the innovation and financial relationships in the surveyed companies in Saudi Arabia.

Contribution/ Originality: The study reveals the importance of innovation in the content and design of communication messages, which is one of the hot topics in the marketing communication field worldwide. The study focuses on the big companies listed in TADAWUL Saudi Arabia, which has more than 1.388 customers. The article assists the businesses managers understanding the effect of innovation in such messages on building financial relationships with its customers.

1. INTRODUCTION

In today's fast-paced business world, innovation has become critical in determining a company's degree of excellence. It factors for continuity and survival in the market, particularly in the rapidly changing business environments (Distanont & Khongmalai, 2018). Innovation is not only vital for individual companies but also for countries themselves. Many nations consider innovation necessary for economic prosperity (Dubcová, Grančičová, & Hrušovská, 2016). Saudi Arabia, for instance, has recognized the importance of innovation in its quest for comprehensive development. It was among the first countries to adopt a technical innovation model based on research and development to meet the requirements of economic growth. The Kingdom's commitment to research, development, and innovation is evident in a package that includes all the inputs, outputs, and economic outcomes of

research and technical activities. This comprehensive approach to innovation has positioned Saudi Arabia as a leader in the field and has helped pave the way for its continued economic growth and prosperity.

Many experts, including Drucker, consider innovation to be one of the essential tools for the success of any project. It is also the most effective way to attract and retain customers. Schumpeter added that innovation is an area for developing economic capabilities and potential of a country as well (Chen & Miller, 2012). Therefore, companies' focus on developing their innovation-based activities may achieve market superiority and distinction, avoid threats from competitors, reduce uncertainty in the external environment, enhance their image among customers, and adapt them to the market's needs (Al Abdulkareem & Al-Nsour, 2021).

Marketing operations should always begin and end with customer interest and consideration. This approach should be embedded in all levels of innovation management within an organization, as it is essential to the success of the marketing function (Al-Sern, 2001). The marketing activity has benefited from information and communication technology (ICT), allowing for the easy and cost-effective dissemination of information to all audiences. It has significantly improved the ability of organizations to positively influence customers (Sreeja, 2020) enhance their reputation and products, and overcome temporal and spatial barriers in markets (Qaid, 2017).

Numerous organizations have recognized the importance of innovation in their marketing efforts (Dubcová et al., 2016). They strive to cultivate a culture of innovation and incorporate new ideas and concepts into all business operations, including marketing research, product design and delivery, pricing, and distribution (Al-Nsour, 2019). It demonstrates that innovation is not limited to a specific marketing function but encompasses all departments and activities that contribute to creating a forward-thinking enterprise. Embracing innovation helps companies gain a competitive edge by generating novel and entering new markets (Soleimani, 2007).

With technological advancements in the business environment, marketing communication has become an essential activity that benefits from these developments (Alnsour, 2022). It has become increasingly important to prioritize customer needs by implementing innovative strategies that improve communication with target markets (Thomson & Ngugi, 2012).

The technical features, communication relationships, and content and form of communication tools should be adapted to achieve this objective (Johne, 1999). Recent studies have shown that the innovation model in marketing communication is becoming more expansive and includes crucial elements such as communication content, technical development, value creation, business models, and target markets (Dagan, Rafi, Sia, & Dilla, 2021). However, to achieve these benefits, it is crucial to establish a strong and positive link between customers and the organization. Effective communication that prioritizes the customer's needs and desires must achieve this objective (Moreira, Silva, Simões, & Sousa, 2012).

Communication tools that prioritize privacy and meaningful dialogue are also essential (Chang, Wang, & Yang, 2009). Therefore, innovation in marketing communication to develop client-oriented communication activities that improve engagement with target markets. By strengthening the communication relationships with customers, organizations can achieve their objectives by delivering value to their customers while satisfying their needs and desires (Chang et al., 2009).

2. RESEARCH SIGNIFICANCE

The importance of this study can be explained in the following points:

1. There is a lack of scientific research that examines innovation in marketing communication and its relation to customer relations in the Arab world, particularly in the Saudi market.
2. This study aims to highlight the impact of innovation in marketing communication on the competitiveness of organizations, urging executives and officials to prioritize it in order to avoid the risk of exiting the market.

3. LITERATURE REVIEW

3.1. Innovation in Communication

Effective communication requires innovative thinking and mental agility. For such purposes, new ideas and innovative methods will be employed. The competitive environment requires more investment in and support for creative capabilities, creating an environment ripe for cultivating and implementing new ideas. It will improve business performance and expand their activities, resulting in high market shares. According to Zeng, Phan, and Matsui (2015) marketing innovation is the most crucial method for achieving these goals. Therefore, companies should invest in marketing innovation to ensure sustainable growth and success (Zeng et al., 2015).

As businesses evolve, communication innovation has become more than ever. It is now an encompassing aspect of every company and its existing activities, used to improve product quality and focus on customer satisfaction (Duan, Xie, Yuan, & Zhao, 2022). Abd, Musa, and Al Shahbawi (2023) Define innovation in communication as a comprehensive approach to finding and implementing new ideas that improve product quality, productivity, and marketing effectiveness. When successfully implemented, new communication ideas can lead to positive change, making the organization a market leader and outperforming competitors (Vilaplana-Aparicio, Martín-Llaguno, & Iglesias-García, 2023). Therefore, businesses must renew existing ideas, develop viable new ideas, and utilize modern communication ways to create competitive value for the organization (Samuelsson, 2023). With communication innovation at the forefront, companies can stay ahead of the curve, improve their product offerings, and exceed their customers' expectations (Samuelsson, 2023).

In today's fast-paced business world, keeping up with the latest communication innovations is crucial for success (Christensen, 1997). It involves incorporating new technologies to create valuable products using labor, capital, materials, or information. The success depends on collaboration among departments and functions to innovative communication that connects with consumers and networks (Ladipo, Akanbi, & Ismail, 2017). As marketing methods evolve, direct consumer engagement is becoming increasingly important to establish lasting connections. Additionally, organizations must also take into account their societal responsibility. By embracing these changes, businesses can stay ahead of the curve and ensure continued success (Al-Nsour, 2019).

3.2. Importance of Innovation in Communication

Innovation in communication is a game-changer for businesses that want to stay ahead of the curve (Al-Nsour, 2019). By adopting a customer-centric approach, companies can design strategies to meet each customer's needs (Amit & Zott, 2012). The result shows loyalty and financial gains increased (Samuelsson, 2023). From enhancing messaging to developing non-traditional products that improve individuals' lifestyles, innovation in communication can help businesses expand their reach and stand out in a crowded market (Dagan et al., 2021). With the help of new technologies, companies can design customer-oriented retail strategies and effective marketing communication strategies that resonate with their target audience. Don't fall behind the competition - embrace communication innovation and take your business to the next level (Brennan, Tennant, & Blomsma, 2015).

The competition by businesses requires a better understanding of their customers, expanding reach, and innovative marketing strategies. It includes developing creative packaging solutions, adopting effective technical solutions, and crafting compelling sales techniques (Sepahvand, Nazarpouri, & Veisi, 2016). Since the 1950s, customer empowerment and technological advancements have made it easier for competitors to swoop in and capture market share. Businesses must embrace marketing innovation, providing multiple channels for communicating with customers and establishing relationships. Gerrikagoitia, Castander, Rebón, and Alzua-Sorzabal (2015) Pointed out the importance of indirect communication channels that don't allow businesses to connect with customers effectively and stay out of competition.

Interaction has been a concern for companies for a long time (Ayub, Raisani, Iftekhar, & Mushtaq, 2014). It has provided new sales tools to ensure successful and effective communication, surpassing traditional methods (Ahmed,

Ahmad, Khoso, Arif, & Palwishah, 2014). The Internet has motivated customers to buy quickly (Chen, Lin, & Chang, 2009). Interactive electronic applications have also solved business problems and provided direct and indirect channels such as face-to-face contact, telephone, email, and networks (Distanont & Khongmalai, 2018). Technology has imposed a focus on the speed of interaction, and technology-based marketing is a quick way to effect change in product development and communication methods, which calls for innovations to improve sales and revenue (Mutua & Ngugi, 2012).

3.3. Impact of Innovation on Financial Customer Relationships

Despite the extensive research, it found a few studies focused on creating innovative content in communication messages (Sreeja, 2020). However, merging creative content has proven a successful marketing communication strategy (Al Abdulkareem & Al-Nsour, 2021). Consequently, there is a pressing need to devise modern methods for developing communication content that blends marketing, entertainment, and interactive tools (Tsekpoe, 2020). By adopting a storytelling approach, brands can create messages that resonate with their target audience and promote sharing, increase brand awareness, and reduce marketing costs (Yadava et al., 2022). Additionally, the use of psychological associations in communication content is crucial, as it appeals to the rational and analytical side of the brain. Traditional messages lack psychological analysis, and messages that combine psycho-neurological associations are more effective. Therefore, it is imperative to incorporate psychological elements in communication content to enhance its impact (Sepahvand et al., 2016). Fit communication content for each contact is a success factor of the creative message strategy. Focusing on the content of communication messages from human to human is one of the most common communication strategies (Samuelsson, 2023). Many brands have failed to tell consumers, leaving them free to inform and search via social platforms (Olabamiji, 2014). The smarter message must be more satisfied and targeted (Gustafsson, Snyder, & Witell, 2020). Improving the specific communication of customers' needs, accurately identifying their personalities and preferences, and transforming them into unique personal experiences (Ahmed et al., 2014). Presenting content harmonizes communication tools, and brand communication messages must balance its visions with consumer preferences (Hadi & Ebrahimpour, 2014).

In general, innovation in the communication message depends on several elements: excellence, story, unusual, and authenticity (Isaksen & Puccio, 1988). Seven key indicators include fluency, flexibility, authenticity, disclosure, resistance, unusual perspective, and synthesis. The seven secondary indicators consist of empathy, provocative questions, future orientation, humor, affluence, image relevance, imagination, expression of feeling, and emotion (Gatignon, Tushman, Smith, & Anderson, 2002). Effective communication is through the design of a meaningful message, and it is necessary to address the public at one level and to work to exploit the benefits of big data. Therefore, innovation in the communication message is the indicative mark for shaping the brand's voice and suits each segment in the market. A form of communication is verbal, non-verbal, and visual (Poyatos, 1992). The verbal concept depends on written or operative communication. Non-verbal contact uses the body through attitudes, facial expressions, eye contact, or objects such as clothing, supplies, and hairdressing (Dumbrava & Koronka, 2009). Visual communication expresses visual assistance, sharing ideas and information visibly to the human eye (Knox, 2007). This connection may relate to two-dimensional images such as tags, printing, drawing, graphics design, illustration, and electronic resources, and the connection can be classified according to the number of people involved in the communication process (Frey, Botan, & Kreps, 2000).

3.4. Measurement

The study belongs to the descriptive research group and according to the field survey curriculum of Saudi companies listed in the financial market (Tadawul). The number of companies studied that allocate financial budgets for marketing innovation has reached 38. The audience also included all Saudi customers with actual dealings with companies listed in Tadawul Saudi Arabia (Banks, Telecom, Consumer Services, Retail), estimated at 1.388.000 in

Riyadh. The study used a comprehensive survey method for all research companies and applied a "prorated intentional sample" method, numbering up to 500 people. In the end, 402 questionnaires were for end analysis.

The study used the five-point Likert Scale (strongly Agree, Agree, neutral, Disagree, strongly disagree). Response levels range between 1 and 5. The response level was "very high" has a value of (5), and the response level of "very low" has a value of (1). The Alpha Cronbach coefficient measures the degree of reliability in the scale. The statistical rule says that the permitted value of the test is no less than (60%). The results showed higher rates of reliability than the permitted level of study variables (innovation in communication "0.816", financial customer relationships "0.869).

4. TESTING HYPOTHESIS

4.1. There is A Statistically Positive Impact of Innovation in the Message on the Customer Financial Relationships in the Listed Companies in Tadawul at the Level of Statistical Significance of 5%

Table 1 shows that all sub-independent variables (innovation in message content and design) have affected customer financial relationships. This result is by the statistical rule comparing the computed and tabulated significance level (5%). The estimated B parameters show the positive relationships between all independent variables and customer financial relationships in companies. Innovative content in the communication message greatly impacted customer financial relationships with factor (0.29). Innovation content in message design also has less impact on customer financial relationships (0.131). We also find that the overall variable (innovation in the communication message) positively affected customer financial relationships (0.694). The innovation in the communication message explained about 48.2% of the variation in the customer financial relationships. To test the hypothesis, and based on the results of ANOVA, the calculated significance level (0.039) is less than 5%. Accordingly, there is a statistical impact of innovation in the communication message on the customer financial relationships in the companies listed in TADAWUL. So, the hypothesis can be accepted.

The current study has confirmed the results of the Askul (2020) shows a statistical impact of innovation in message on the customer's perceived value. It is consistent with Abdawi (2016) which focused on innovation in communication, and building customers' value. The results of the Olymat (2019) also indicated a statistical impact of customer relationship management on the competitive advantage of commercial banks in Jordan. Shadifat (2019) added that the Social Relations Department impacted the customer loyalty of Islamic banks in Jordan. The study recommended the importance of a customer complaints unit for the banking services quality, the rapid resolution of problems, and the online networking site. Finally, the Al-Nsour (2019) study agreed that competitive intelligence and its determinants were sources of innovation in marketing communication activities.

Table 1. Fires hypothesis results.

Variable	Unstandardized coefficients		Standardized coefficients	T	Sig.	Decision
	B	Std. error	Beta			
Constant	4.408	0.730	---	6.037	0.000	No hypothesis
Innovation in content	0.29	0.011	0.033	3.264	0.020	Supported hypothesis
Innovation in design	0.131	0.510	0.118	4.867	0.039	Supported hypothesis
Other statistical results			R=0.694	Sig. = 0.039	F= 6.850	R square = 0.482
Dependent variable DV: Financial bonds.						

4.2. There Are Statistical Differences in the Innovation in the Communication Message According to the Sector, the Campaign Size, and the Balance of Marketing Innovation

ANOVA variance analysis to identify differences in the level of innovation in the communication message because the answer options were more than two. The statistical rule says the difference in the level of innovation in

the message if the computed statistical significance of the variable is less than 0.05. To determine the direction of statistical differences; the Scheffe test will apply racking natural distribution. Table 2 indicates no statistically significant differences in the message content based on all demographical variables (sector, company size, marketing innovation balance). It also showed no statistical differences in the level of innovation in the design of the message according to the difference in the labor sector and the company's size. Differences have emerged according to the difference in the balance of marketing innovation. By testing Scheffe, differences tended to companies that allocate more than 10% of profits for innovation purposes.

Table 2. Second hypothesis results.

Variable	Sub variable	F	Sig.	Decision
Innovation in content	Sector	1.012	0.427	No statistical significant differences
	Company size	0.088	0.916	No statistical significant differences
	Innovation expenses/ Profit ration	1.226	0.319	No statistical significant differences
Innovation in design	Sector	2.335	0.065	No statistical significant differences
	Company size	1.943	0.158	No statistical significant differences
	Innovation expenses/ Profit ration	2.968	0.034	There are statistical significant differences tend to companies allocate more than 10% for innovation.

4.3. There Are Statistically Significant Differences in the Perception of Customer Financial Relationships by Sex, Age, Education, Income, and Occupation

To identify the statistical differences in the perception of customer financial relationships with the listed companies by sex, age, education, income, and occupation. The t-test to identify such differences because there are two options for sex. ANOVA was also used to determine the differences in sample opinions because there are more than two options as age, education, income, and occupation. The statistical rule says the difference in the perception of customer financial relationships if the statistical significance of the variable is less than 0.05. Accordingly, Table 3 indicates no statistical differences in the level of customer financial relationships according to all demographics.

Table 3. Third hypothesis results.

Variable	Sub variable	F	Sig.	Decision
Customer financial relationships	Sex	0.776	0.379	No statistical significant differences
	Age level	0.551	0.818	No statistical significant differences
	Educational level	0.753	0.584	No statistical significant differences
	Income	0.957	0.431	No statistical significant differences
	Occupation	0.517	0.724	No statistical significant differences

5. FINDINGS AND RECOMMENDATIONS

The innovation in the message content was high depending on the arithmetic mean (4.03), with the approval of 70.7% of the sample. The analysis also suggests three items reflected very high importance for innovation in message content. The content of the message focused on important implications that enhance the brand's reputation and build a positive impression. We add that innovation in content includes information about the brand. On the other hand, it found several implications on which the communication message depends and showed high importance by linking content with influencers and social references in society, linking to a particular symbol or event, or imaginary brand images. Finally, the communication message provides content related to customs and traditions and uses stories and narratives in society.

We add that the innovation in the message design has a high level according to the arithmetic mean (3.897), with the approval of 68.4% of the sample. Several items reflected very high importance in the message design. This design demonstrates brand and attention to the innovative interactive aspect. The items reflected a high level of

innovation in the message design. It consists of Sentiment, new artistic values, and symbols such as infographics. Listed companies have also used music and audio effects, harnessing artificial intelligence and augmented reality AR techniques and humorous templates.

The results showed that the level of customer perception of financial relations in the research companies was at an average level, according to the value of the average calculation (3.216), and with approval of 39.8% of the sample. Although the order of financial phrases varied, they were all moderated. It found care about targeting old customers with marketing campaigns and providing easy ways to pay financial obligations. It found various options to buy and special prices for new customers. The research companies also offered price incentives and discounts to customers and adjusted their prices continuously according to market conditions. We also add their attention to differentiate the price between segments, lower prices than competitors to frequent customers, and provide programs to loyal customers. The listed companies have fit prices to the purchasing power of customers.

We note that all sub-independent variables (innovation in the message content and design) showed a statistical impact on customers' financial relationships. Positive relationships between all independent variables and the customer's financial relationships were proved. Innovation in the content message has a high effect on financial relationships. Those variables explained 48.2% of the variation in customers' financial relationships. This result confirms the effect of innovation in the message on the financial relationships with the companies listed in Tadawul in Saudi Arabia.

Finally, the results showed no differences in the level of innovation in the content of the communication message according to regulatory variables (sector, company size, balance of marketing innovation). It found that statistical differences in the innovation in the message design proved according to the innovation expenses / Profits ratio in listed companies exceeds 10%. It also revealed no statistical differences in customers' financial relationships according to all the demographics.

Accordingly, the study recommended structured and planned institutional work to implement innovation and design a clear, precise, and objective strategy. Coordination, integration, and communication among internal departments related to innovation in companies is a massive need. A regulatory policy is urgently needed to support the company's innovation, create a supportive organizational culture, and reduce resistance to change and organizational development. The physical, human, and moral capabilities of innovation and the appropriate methods for new communication ideas are urgent. Besides, the competent human competencies in innovation must be attracted, supported, and empowered. It should be fit for a creative environment in the company.

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