The Impact of Digital Marketing Techniques on Brand Image: An Analysis of Conversion Rate Optimization in Jordan's Banking Sector

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Abstract

Current study aimed at examining the influence of conversion rate optimization (CRO) as a digital marketing techniques (A/B Testing, Landing Page Optimization, User Experience (UX) Optimization, Clear Call-to-Action (CTA), Social Proof, Simplified Checkout Process) In enhancing the brand image from perspective of customers in Jordan banks sector. Quantitative methodology was adopted, and a questionnaire was self-administered by (100) customers. Results of study indicated thatconversion rate optimization (CRO)are able to enhancing the brand image with special influence of the variable (Simplified Checkout Process) as it has the ability to influence customer intention to make a purchase decision from a specific website based on the level of purchase process easiness and smoothness. This current study sheds the light on the relationship between conversion rate optimization (CRO) as a digital marketing techniquesand the concept of brand image, in addition to identify the best and most suitable digital process to optimize conversion rate.

Keywords: *Digital Marketing; Brand Image; Banking Sector; Jordan.*

Introduction

Recently,the word "digital marketing" refers to the activity of promoting goods and services using digital channels, such as websites, mobile applications, social media networks, search engines, and other marketing platforms. When the internet first went online in the 1990s, digital marketing started to gain popularity. Businesses commonly blend traditional and digital marketing techniques in their strategy and campaigns. Traditional and digital marketing concepts are similar and are generally viewed as a new way for businesses to engage with consumers and better understand their behavior (Mohamud, Alkhayyat, 2022).

Conversion rate optimization is the process of optimizing a website or landing page to increase the percentage of visitors who complete a desired action. This is achieved by understanding how users interact with the website, identifying areas of improvement, and making data-driven decisions to optimize the user experience. By analyzing user interactions and behavior, businesses can pinpoint obstacles in the conversion funnel and implement changes that encourage visitors to take the desired action.Lucky (2024)

The idea of CRO is to convert the visitor to the website or application into an actual customer or brand supporter by making a purchase or even registering on the website or application or even just downloading the application from the store (Das, 2021). CRO marketers aim to boost the conversion rate and try to reach maximum value from different marketing campaigns

In 2020, the market for digital advertising and marketing was valued at $350 billion, and by 2026, it is expected to grow to $786.2 billion. The market for digital marketing and advertising in the United States is presently valued at $460 billion (Marino, 2023).

One of the most important methods in which digital marketing is used is to rely on marketing through websites, where the website provides complete information about the product or service and completes the purchase process until it reaches the stage of payment and its confirmation. Marketers always try to develop websites so that they attract customers to shop through them more than going to the brand's actual website

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or marketing in markets or stores (Kingsnorth, 2022; Hashem,2015). This matter led to the development of what is known today as the conversion rate. This term means continuing to develop the website or electronic page until it is the first destination for the consumer to make the purchase (Hawi et al.,2015; Hashem ,2021).

Based on the above, the current study aspires to examine the influence of conversion rate optimization (CRO) as a digital marketing techniques(A/B Testing, Landing Page Optimization, User Experience (UX) Optimization, Clear Call-to-Action (CTA), Social Proof, Simplified Checkout Process) In enhancing the brand image from perspective of customers in Jordan banks sector.

Literature Review

Conversion Rate Optimizationas Adigital Marketing Techniques

The concept of conversion rate optimization CRO in digital marketing refers to the process through which the user experience is enhanced and improved in the electronic marketing process through websites and increases the conversion rate on the website or digital application that is being dealt with (Purnomo, 2023; Shah and Nasnodkar, 2021).

Chaffey and Smith (2022) points out that companies usually adopt a set of strategies in order to improve the conversion rate based on data analysis, enhancing the customer experience, conducting testing operations such as A/B testing, and understanding customers' needs and desires based on the operations they perform on the website or application. The CRO process is inherently complex and requires a lot of patience and persistence. It is also necessary to try different approaches based on various modifications in order to achieve the best results in digital marketing (Daoud et al., 2023).

A/B Testing

A/B Testing is comparing two versions of a webpage to determine which performs better, leading to data-driven decisions that improve user perception.Arifulin (2022) stated that A/B testing is one of the digital marketing tests in which two different versions of a website, website, or even an electronic marketing message are compared. The marketer compares the two versions in order to reach the version that has achieved higher customer attraction in terms of clarity, attractiveness in form, or ease of browsing. A/B test contributes to improving the conversion rate and reaching marketing goals

Landing Page Optimization

Designing landing pages that effectively communicate brand value, enhancing users' brand associations with the brand.Meissner (2020) argued that in this technique marketer works to improve and simplify the mechanism of downloading the page, either in an interesting manner, or supported by instructions for purchase, or even attractive and exciting marketing content such as discounts, offers, and various downloads. The organizations that focus most on this technology are the organizations that deal with it requires filling out a form that contains, for example, the address, or specific details of the product. Marketers aspire for this page to be easy, fast, and attractive to buyers based on various criteria such as lack of complexity, clarity of requirements, and acceptance of input in various languages.

User Experience (UX) Optimization

Focusing on intuitive design and ease of navigation to create a positive user experience, which strengthens brand image.Arifulin (2022) noted that the goal of this technology is to continuously develop the consumer's experience in dealing with different websites or applications, thus leaving the customer with a positive feeling that prompts him to repeat the purchase process again. UX technology includes working on developing electronic content, facilitating the sharing process, retaining information, and meeting customer needs.

Clear Call-to-Action (CTA)

Utilizing well-defined CTAs that guide users, contributing to a more favorable perception of brand professionalism and clarity.Having a clear CTA means having attractive elements that push users to try a specific feature on the website, such as instant purchase buttons, sharing the product with others and getting a discount, and many other methods adopted by digital marketing techniques in order to make the website more attractive and acceptable to users.

Social Proof

Leveraging testimonials, reviews, and user-generated content to build trust and enhance the brand's credibility in the eyes of potential customers.These techniques include the presence of elements on the website that prove the existence of purchases and evaluation by other buyers such as displaying ratings, different reviews of individuals, positive and negative criticism. This would increase the level of trust and reliability for the website and the brand in general. In addition to the possibility of sharing these reviews on social media platforms outside the website, which motivates customers to make more purchases.

Simplified Checkout Process

Streamlining the purchasing process to reduce friction, which helps create a positive impression and increases the likelihood of conversions. This technology indicates the need to simplify electronic purchasing processes to the maximum extent permitted, which can preserve the rights and safety of users. Individuals usually tend to resort to easy, simple and uncomplicated methods in purchasing operations. This requires marketers to be able to provide services in a way that suits customers' desires and facilitates the purchasing process from the website. This includes preparing payment methods, accepting various bank and purchasing cards, in addition to accepting various currencies.

Brand image

The brand image is defined as "a set of accumulated knowledge, experiences, and expertise that form in the mind of the public and draw a certain impression through several means of communication that form these impressions and influence the unknown behavior of individuals toward a society, company, or institution. This accumulated knowledge is linked to individuals' emotions, attitudes, beliefs, and social customs.

Related Studies

Al Khaldy (2024) 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, 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

Meissner (2020) aimed to determine the impact of continuous improvement of the Internet site based on the criteria of the customer's desires, behaviors, and attitudes on the conversion rate and optimize it. The study indicated that the goal of the website is to encourage the customer to go to the websites and use them in the purchasing process, thus reaching the stage of customer acquisition. The qualitative approach was applied by conducting interviews with six website visitors, where the customer journey and the steps required to browse the website were studied. The study proved that information related to the service, in addition to pricing information, is the most important for customers and their use of websites. It was also

found that CTA and simplified checking out process were the most influential on their intention to browse the website again.

Purnomo (2023) aimed in their study to demonstrate the effective role of digital marketing in enhancing the conversion rate of purchasing transactions through the Internet. Through qualitative analysis of the content and big data, the study demonstrated that digital marketing contributes significantly to enhancing the conversion rate of the website by relying on digital marketing techniques that help support website traffic, engagement, enhancing the customer experience, and improving search engines.

In order to better highlight the relationship between variables, researcher has built the following model and from which hypotheses were extracted:
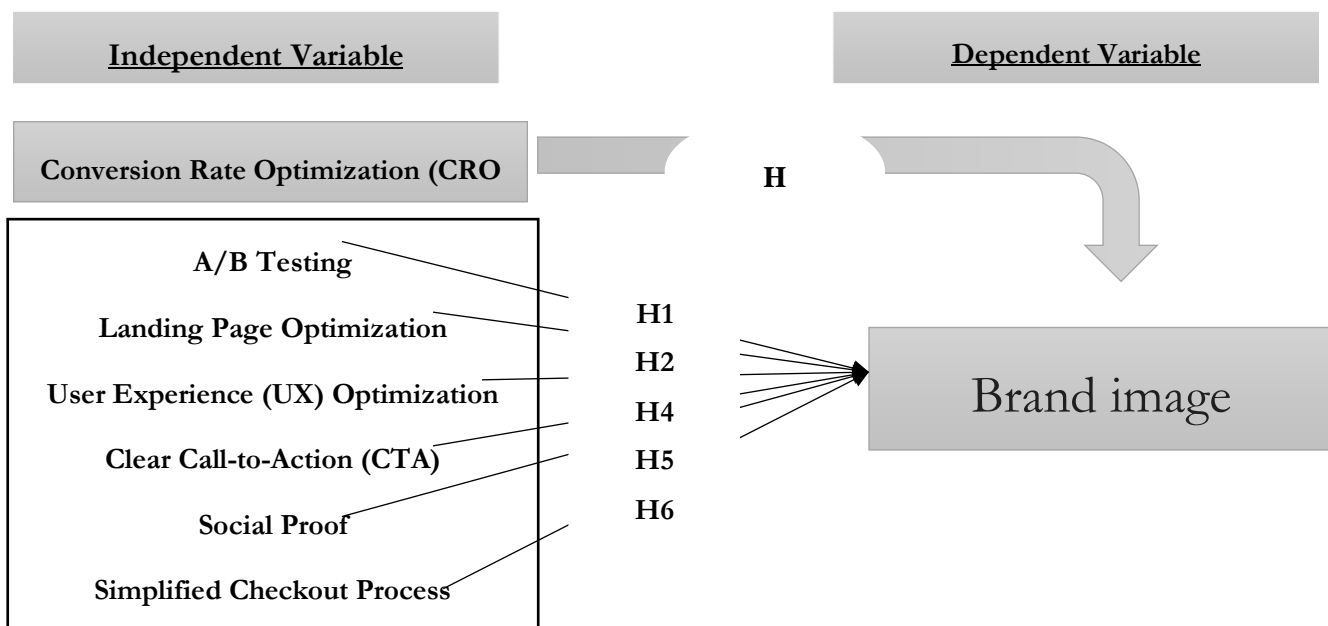

Figure 1. Study Model (Arifulin, 2022; Kantalainen, 2018; Meissner, 2020; Chaffey and Smith, 2022)

As according to the study model above, it can be said that current researcher hypothesized the following:

H: Conversion Rate Optimization (CRO as a digital Marketing Techniques influence brand image among customers in Jordanian banks sector

H1: A/B Testing can enhance of brand image among customers in Jordanian banks sector.

H2: Landing Page Optimization can canenhance of brand image among customers in Jordanian banks sector.

H3: User Experience (UX) Optimization can enhance of brand image among customers in Jordanian banks sector.

H4: Clear Call-to-Action (CTA) can enhance of brand image among customers in Jordanian banks sector.

H5: Social Proof can enhance of brand image among customers in Jordanian banks sector.

H6: Simplified Checkout Process can enhance of brand image among customers in Jordanian banks sector.

Methods and Materials

Methodological Approach

Current study adopted the quantitative methodology. It was seen that quantitative methodology is more suitable in realizing aim of study as it can take a large sample size which means that results can be generalized.

Tool of Study

A questionnaire was developed to be the main tool of study. It consisted to two main sections. The first section took into perspective demographics of study sample, while the other section presented items that were related to study variables. The questionnaire was built on Likert 5-point scale and was built through the aid of previous studies including Arifulin (2022); Meissner (2020) and Purnomo (2023). In order to make sure that the questionnaire items are valid and related to the main aim of study, a group of specialists and academics in the field arbitrated it. The final version of the questionnaire consisted of (36) items as according to the following table 1.

Table 1. Items distribution according to variables

Variable	# of Items
Digital Marketing Strategies	
A/B Testing	5
Landing Page Optimization	5
User Experience (UX) Optimization	5
Clear Call-to-Action (CTA)	5
Social Proof	5
Simplified Checkout Process	5
Brand image	5

Population and Sampling

Population of study consisted of customers in Jordanian banking sector. A convenient sample of (126) individuals were chosen to represent population of study. The questionnaire was uploaded online for the sake of primary data collection. After application process, researcher was able to retrieve (100) properly filled questionnaire which indicated a response rate of (79.37%) as statistically accepted.

Statistical Processing

Statistical Package for Social Sciences SPSS was in order to deal with primary data. Cronbach's Alpha was also used to test the reliability and consistency of study tool. It was seen in table 2 that Alpha value was higher than 0.70 which indicated a reliable and consistent study tool.

Analysis

Demographic Results

Results of demographic analysis indicated that majority of respondents were males forming 73% who were within age range of 31-36 years forming 52% of total sample. In addition to that, it was found out that majority of respondents held BA degree forming 79% with an experience in the field of digital marketing that ranged between 6-8 years forming 27% of the total sample.

Table 3. Demographic Statistics

		f	%
Gender			
	Male	73	73.0
	Female	27	27.0
Age			
	25-30	28	28.0
	31-36	52	52.0

	+37	20	20.0
Educational Level			
	Diploma	5	5.0
	BA	79	79.0
	High Studies	16	16.0
Experience			
	Less than 2 years	16	16.0
	3-5	26	26.0
	6-8	27	27.0
	9-11	21	21.0
	+12	10	10.0
	Total	**100**	**100.0**

Questionnaire Analysis

Mean (μ) and standard deviation (σ) were tested for questionnaire. Items of questionnaire scored a mean that was higher than mean of scale 3.00 which indicated that they were all positively received by respondents. The highest mean was scored by User Experience (UX) Optimization with a mean of 4.13/5.00 compared to Conversion Rate Optimization (CRO) scoring a mean of 3.63/5.00 but still positive as it scored higher than mean of scale.

Table 4. Questionnaire Analysis

Statement	μ	σ
Continuous comparison between webpages of competitors is essential	3.81	1.28
There is an ongoing comparison between older and newer platforms of out webpages	4.43	.54
We compare headline, colors, themes and pop ups to see which one is more effective	4.30	.64
Layouts of our websites are developed and changed constantly	3.89	1.23
We compare and contrast between effectiveness of buttons, headlines and processes of the website	4.19	.91
A/B Testing	**4.12**	**.79**
All pages in our website are designed to take a specific action	3.90	1.24
Pages of our website are developed to me more attractive and compelling	4.08	1.01
We try all the time to make webpages more attractive and easy to browse	3.62	1.29
Images are usually relevant and centered to the content of the page	3.74	1.27
We make sure that all pages are working efficiently all the time	3.98	.98
Landing Page Optimization	**3.86**	**.80**
Our website is user friendly and the experience is almost seamless	4.57	.50
Navigation and browsing the website is designed to be interactive with the customer	3.84	1.18
Most of our demand is done through the website which clears out that it is working effectively	4.18	.93
Our website opens perfectly on any browser that a customer is using	3.85	1.10
There are rare incidents of errors and freezing on our website which makes it easy to use	4.19	.80
User Experience (UX) Optimization	**4.13**	**.67**
Instructions on the website are easy to follow and user friendly	4.19	1.24
Rate of user engagement is high all the time due to the CTA prompts	3.88	1.34
All action on the website are aligned with our own marketing objectives	3.81	1.38
Wording, phrasing and prompt actions are clear and easy to understand	3.80	1.33
All actions on the website are available in multiple languages	3.68	1.32
Clear Call-to-Action (CTA)	**3.87**	**.99**
There is a specific page for reviews, testimonials, ratings and trust seals	3.59	1.22
The website is filled with content that may enhance credibility	3.61	1.44
The website provides links for social media pages for more ratings	3.72	1.29

Both positive and negative feedback is available in the website for extra credibility	3.81	1.28
Platform and trustworthiness of the website mitigate the hesitation of customers to make a purchase	3.69	1.13
Social Proof	**3.68**	**.95**
Steps of exiting the website are easy and shortened	3.97	1.45
There is a limited number of fields to fill from clients	3.69	1.50
Authentication steps are clear and not complicated	3.64	1.53
There is a guest checkout option on the website to reduce steps	3.63	1.49
Progress of the browsing steps are clear and indicating	3.77	1.31
Simplified Checkout Process	**3.74**	**1.10**
Caring for CRO can optimize return on investments (ROI)	3.60	1.22
Attention to CRO is cost effective and can be sorted as a risk management approach	3.87	1.53
CRO is able to enhance customer experience in marketing and purchasing	3.59	1.56
CRO can provide a data-based decision making for the organization	3.54	1.59
A well-examined CRO can present a good competitive advantage	3.54	1.55
CO helps in better understanding targeted audience	3.66	1.40
BRAND IMAGE	**3.63**	**1.09**

Hypotheses Testing

Testing the main hypothesis was done depending on multiple regression, it was determined that main hypothesis was statistically supported at a significance level of 0.05, with F value of 52.202. According to this evidence, the conversion rate optimization (CRO)as a digital marketing techniquescan enhance brand imageamong customers in Jordanian banking sector. The independent variables account for 77.1% of the total variation in the dependent variable, and the correlation coefficient is very high at r=0.878.

Table 5. Main Hypothesis Testing

Coefficients							
	Unstandardized Coefficients		Standardized Coefficients				
Model	B	Std. Error	Beta	t	Sig.	R	R Square
1 (Constant)	.285	.363		.786	.434	.878	.771
A/B Testing	-.125	.116	-.091	-1.081	.283		
Landing Page Optimization	.307	.137	.227	2.244	.027		
User Experience (UX) Optimization	-.188	.155	-.116	-1.215	.228		
Clear Call-to-Action (CTA)	-.006	.159	-.005	-.037	.970		
Social Proof	.221	.119	.192	1.849	.068		
Simplified Checkout Process	.712	.108	.721	6.584	.000		
H: conversion rate optimization (CRO)as a digital marketing techniques can enhance brand image among customers in Jordanian banking sector							

Sub-hypotheses of study were also tested using linear regression. Results indicated the following:

The first hypothesis indicated that it was statistically supported at a significance level of 0.05, with an F value of 74.741. This mean that A/B testing can enhance brand image among banks sector in Jordan. The independent variable accounts for 32.8% of the total variation in the dependent variable, and the correlation coefficient was medium at r=0.572.

The second hypothesis was found to be statistically supported at a significance level of 0.05, with a F value of 55.959. According to this evidence, landing page optimization can enhance brand image among banks sector in Jordan. The independent variable accounts for 36.3% of the total variation in the dependent variable, and the correlation coefficient was medium at r=0.603.

The third hypothesis was statistically supported at a significance level of 0.05, with an F value of 43.203. According to this evidence, user experience (UX) optimization can enhance brand image among banks sector in Jordan. The independent variable accounts for 30.6% of the total variation in the dependent variable, and the correlation coefficient was medium at r=0.553.

The fourth hypothesis was found to be statistically supported at a significance level of 0.05, with an F value of 169.18. According to this evidence, Clear Call-to-Action (CTA) can enhance brand image among banks sector in Jordan. The independent variable accounts for 63.3% of the total variation in the dependent variable, and the correlation coefficient was high at r=0.796.

The fifth hypothesis was statistically supported at a significance level of 0.05, with an F value of 102.061. According to this evidence, Social Proof can enhance brand image among banks sector in Jordan. The independent variable accounts for 51% of the total variation in the dependent variable, and the correlation coefficient was high at r=0.714.

The sixth and final hypothesis was statistically supported at a significance level of 0.05, with an F value of 269.253. According to this evidence, Simplified Checkout Process can enhance brand image among banks sector in Jordan. The independent variable accounts for 73.3% of the total variation in the dependent variable, and the correlation coefficient was high at r=0.856.

Table 6. Sub-Hypotheses Testing

Coefficients								
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	.379	.479		.791	.431	.572[a]	.328
	A/B Testing	.789	.114	.572	6.909	.000		
H1: A/B Testing can enhance brand image among banks sector in Jordan								

Coefficients								
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	.476	.431		1.105	.272	.603[a]	.363
	Landing Page Optimization	.817	.109	.603	7.481	.000		
H2: Landing Page Optimization can enhance brand image among banks sector in Jordan								

Coefficients								
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Squar
1	(Constant)	-.060	.569		-.105	.916	.553[a]	.306
	User Experience (UX) Optimization	.895	.136	.553	6.573	.000		
H3: User Experience (UX) Optimization can enhance brand image among banks sector in Jordan								

	Coefficients							
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	.234	.270		.869	.387	.796[a]	.633
	Clear Call-to-Action (CTA)	.878	.067	.796	13.007	.000		

H4: Clear Call-to-Action (CTA) can enhance brand image among banks sector in Jordan

	Coefficients							
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	.611	.309		1.980	.050	.714[a]	.510
	Social Proof	.820	.081	.714	10.103	.000		

H5: Social Proof can enhance brand image among banks sector in Jordan

	Coefficients							
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	R	R Square
1	(Constant)	.471	.201		2.346	.021	.856[a]	.733
	Simplified Checkout Process	.845	.052	.856	16.409	.000		

H6: Simplified Checkout Process can enhance brand image among banks sector in Jordan

Discussion

Current study hypothesized that conversion rate optimization (CRO) as a digital marketing techniques (A/B testing, landing page optimization, user experience (UX) optimization, clear call-to-action (CTA), social proof, simplified checkout process) can enhance brand image among banks sector in Jordan. Quantitative methodology was adopted, and a questionnaire was self-administered by (100) customer in banks sector in Jordan. Results of primary data indicated that acceptance of the main hypothesis, and there appeared that conversion rate optimization (CRO) as a digital marketing techniques able to enhance brand image. Through analysis, sub-variables of conversion rate optimization (CRO) techniques (A/B testing, landing page optimization, user experience (UX) optimization, clear call-to-action (CTA), social proof, simplified checkout process) were tested. It was seen that they all played a role in increasing the effectiveness of conversion rate optimization with the highest influence from simplified checkout process which accounted for 73.3% of variance. This means that simplified checkout means a lot to consumers, as the steps for purchasing and exiting the site must be easy and short, based on a limited number of fields that must be filled out, so that they are simple, clear and not complicated. This was confirmed by Meissner (2020) and Purnomo (2023) when they pointed out the importance of having a guest logout option on the website to reduce the steps.

In the second rank, it was seen that clear call-to-action (CTA) accounted for 63.3% of the total variation as it effected brand image through presenting easy instructions on the website that would increase customer engagement. In addition to the alignment of all actions on the website with the marketing objectives. This was agreed on by Arifulin (2022) who noted that a good CTA means to have wording, phrasing and prompt actions clear and easy to understand and available in multiple languages.

In the third rank, it was seen that social proof accounted for 51% of the total variation as it played a role in increasing brand image in terms of having a specific page for reviews, testimonials, ratings and trust seals. in addition, brand image might be increased with the website being filled with content that may enhance credibilitydue to both positive and negative feedback. This agreed with Arifulin (2022) who noted that social media platforms can increase trustworthiness and mitigate the hesitation of customers to make a purchase. Variables of A/B testing, landing page optimization and user experience accounted for 32.8%; 36.3% and 30.6% respectively.

Conclusions

All CRO techniques have the first and last goal of improving marketing performance and increasing trust in the brand. However, marketers must have a high level of knowledge and understanding of these techniques, given that they may provide an adverse reaction that the organization does not aspire to. These techniques and strategies need to be supported by extensive trial and testing processes in order to improve performance, increase conversion rate, and achieve marketing goals. In general, the most appropriate digital marketing strategy usually depends on the business activity and the nature of the goals to be achieved. However, there is no dispute over the idea that digital marketing would contribute to providing higher results at a lower cost compared to traditional marketing methods.

Practical and Theoretical Implications

Current research may present both practical and theoretical implications for marketers. On the practical level, it may orient the attention of marketers towards employing techniques and strategies that might be found more influential on their marketing efforts compared to other techniques. On the theoretical level, this current study sheds the light on the relationship between digital marketing and the concept of conversion rate, in addition to identify the best and most suitable digital process to optimize conversion rate.

Limitations of Study

Current study was limited to banking sector in Jordan. Only the perspective of customerswere taken into perspective. Current study was limited to perspectives only, there were no usage of financial reports, statements of information within the analysis of study.

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