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Creative Marketing and Competitive Advantage in Saudi Arabia Banks: Empirical Study

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Abstract

The aim of this study to analysis the impact of creative marketing on achieving competitive advantage from the customers point of view in Saudi Arabia Banks, The problem of the study lies in determining the impact of creative marketing on achieving a competitive advantage, the problem focuses on exploring the extent to which customers are aware of the concept of creative marketing, and how it affects their perception of the bank's competitive advantage. The importance of the study is represented in several aspects, including scientific and practical aspects, which makes it of great value to researchers and practitioners in the field of marketing and banking. The Objectives of the study were to Identify the concept of creative marketing, to Evaluate the impact of creative marketing on achieving competitive advantage and Explore the factors influencing the adoption of creative marketing.

Descriptive and analytical approach was used in this study, for data collection and analysis. Questionnaire relied upon as the main tool to collect data from the target sample and analyze it using statistical methods to reach reliable results (Issa, 2020). The sample consists of 50 of the Banks customers, and randomly selected to ensure a good representation of the target group and achieve diversity of opinions. The study reached a number of results the most important is that: Customers have a good understanding of the concept of creative marketing and see its value in improving competitive advantage, improving product quality and sales, and reducing marketing costs, and recommend that: The vast majority of customers have a good understanding of the concept of creative marketing and see its value in improving competitive advantage, improving product quality, and reducing marketing costs. However, there is a need to provide more education and awareness about the concept to customers who do not understand it well.

Keywords: Creative Marketing, Competitive Advantage, Banks Customers, Saudi Arabia

Introduction

In the current era, where the market is witnessing intense competition and constant changes in customer preferences, innovative and unconventional marketing strategies have become a critical element for corporate success. Creative marketing is one of the most important tools that can enhance the ability of organizations to stand out in the market and achieve positive results in the long run. Creative marketing is defined as the application of unconventional and innovative ideas and methods to attract customers, strengthen the relationship with them, and enhance their brand loyalty. This type of marketing is not limited to attractive advertising or Innovative campaigns, but extends to the development of comprehensive strategies that suit market changes and customer preferences (Kotler, 2018) ^[13, 18].

Problem of the Study

The problem of the study lies in determining the impact of creative marketing on achieving a competitive advantage from the customers point of view. In light of the intense competition in banking marketing, it is essential to understand how creative marketing strategies can contribute to strengthening the bank's position in the market and achieving superiority over competitors. Specifically, the problem focuses on exploring the extent to which customers are aware of the concept of creative marketing, and how it affects their perception of the bank's competitive advantage.

Importance of the Study

The importance of this study is represented in several aspects, including scientific and practical aspects, which makes it of great value to researchers and practitioners in the field of marketing and banking.

Objectives of the Study

1. Identify the concept of creative marketing from the point of view of The banks customers.
2. Evaluate the impact of creative marketing on achieving competitive advantage.
3. Explore the factors influencing the adoption of creative marketing by The banks customers.

Methodology

The descriptive analytical approach will be used in this study for data collection and analysis. Questionnaires will be relied upon as the main tool to collect data from the target sample, and analyze it using statistical methods to reach reliable results (Issa, 2020).

Sample

The sample consists of 150 Banks customers, randomly selected to ensure a good representation of the target group and achieve diversity of opinions.

Research Questions

1. What is the concept of creative marketing from the point of view of the Bank customers?
2. How does creative marketing affect achieving competitive advantage?
3. What are the factors that influence the Banks adoption of creative marketing?

Hypotheses

1. There is a positive impact of creative marketing on achieving a competitive advantage from the point of view of the Banks customers.
2. The impact of creative marketing on achieving competitive advantage varies based on demographic factors (such as qualifications, gender, and years of dealing with the Bank).

Literature review

1. The concept of creative marketing

Creative marketing is a modern method of marketing that relies on the use of innovative ideas and methods to promote products or services, ensuring that customers are attracted in an unconventional way and achieve an interactive experience. Creative marketing aims to excel in an increasingly competitive market by delivering unique marketing messages that directly touch the needs and

interests of customers. According to Kotler (2018) ^[13, 18], creative marketing is one of the most important factors for success in achieving a competitive advantage for companies, as it relies on innovation and the use of new and non-competitive technologies. Familiar to reach the target audience.

Creative marketing includes a range of tools and strategies, such as leveraging modern technology, exploiting multimedia and digital platforms, and focusing on creating content that attracts attention and builds strong relationships with customers (Al-Shammari, 2021) ^[1]. Instead of traditional marketing tactics such as print or television advertising, creative marketing tends to use social media, interactive video marketing, and influencer promotion to maximize impact.

2. Historical background of creative marketing

Creative marketing arose in light of the need to adapt to the rapid changes in the global market and increasing technological developments. With the spread of the internet and social media, audiences have become more complex and predictable, leading to a shift in marketing methods from traditional to creative. In the mid-nineties and early twenty-first century, marketing witnessed a quantum leap thanks to the use of new technologies such as the Internet and email, which opened new horizons for companies to communicate with their audiences in innovative ways. Since then, creative marketing has become An essential part of modern marketing strategies (Kotler, 2018) ^[13, 18].

3. Advantages of creative marketing

Creative marketing has several characteristics that make it attractive and effective in achieving corporate goals. Among its most notable features are:

1. **Innovation:** Creative marketing relies on innovation in delivering marketing messages, which makes it able to capture the attention of customers in new and unfamiliar ways. According to Issa (2020), this innovation contributes to enhancing customer engagement with the brand.
2. **Personalization:** Creative marketing is characterized by the ability to customize marketing messages according to the needs and desires of individual customers. This allows companies to communicate with each segment of their audience in a way that is relevant to them, which enhances the effectiveness of marketing campaigns.
3. **Interaction:** Creative marketing allows greater interaction with the audience, as interactive tools such as polls, online contests, and smartphone applications are used that involve customers in the marketing process.
4. **Cost-effective:** Although creative marketing may require initial investments in technology and creativity, the return on investment (ROI) is usually high due to the ability of these strategies to attract a wide audience using unconventional means (Holmes, 2017) ^[14].
5. **Adaptation:** Creative marketing is more flexible and adaptable to changes in the market than traditional methods, as it can be quickly adjusted to keep pace with rapid changes in customer needs or technology developments (Kotler, 2018) ^[13, 18].

4. Foundations of Creative Marketing

There are several foundations and principles on which creative marketing is based:

1. **Customer Focus:** Creative marketing relies heavily on understanding customer needs and aspirations, and working to meet them in innovative ways. According to customer-oriented marketing, meeting customer expectations and achieving customer satisfaction is the most important factor in the success of any marketing campaign (Al-Shammari, 2021) ^[1].
2. **Continuous innovation:** Innovation is the key element of creative marketing. Companies that rely on innovation in the development of their products and services, as well as in their marketing, are able to maintain their market superiority (Schumpeter, 1934) ^[16].
3. **Technology:** The effective use of technology is one of the cornerstones of creative marketing. Technologies such as artificial intelligence, Big Data, and data analysis contribute to a better understanding of the market and customers, allowing companies to design innovative and effective marketing campaigns (Holmes, 2017) ^[14].
4. **Customer-oriented content:** Creative marketing is about creating content that captures the attention and interest of customers. This relies on providing useful and relevant information to customers in an engaging way, enhancing the customer experience and building a long-term relationship with them (Issa, 2020).
5. **Personal interaction:** Creative marketing emphasizes personal and direct interaction with customers, by directing marketing messages and materials based on the individual preferences of each customer.

6. The importance of creative marketing in competitive markets

In competitive markets that are undergoing rapid changes and the constant emergence of new competitors, creative marketing is vital to maintaining corporate supremacy. Porter (1985) ^[11] pointed out that competitive advantage depends heavily on the ability of companies to provide added value to customers, and creative marketing can be an effective way to achieve this. The ability to deliver an innovative and unique marketing experience makes a company outperform its competitors and attract more customers.

7. Challenges associated with creative marketing

Despite the many benefits of creative marketing, it also faces some challenges. Among them:

1. **High upfront cost:** Creative marketing needs significant investments in developing and implementing creative ideas. This can be a challenge for SMEs (Al-Shammari, 2021) ^[1].
2. **Rapid change in marketing technology:** Creative marketing requires constant adaptation to technological changes that occur rapidly. Companies that do not keep pace with these changes may find it difficult to continue to deliver innovative creative campaigns (Holmes, 2017) ^[14]. Creative marketing is one of the powerful tools that help companies stand out in competitive markets. By focusing on innovation, personal interaction, and the use of technology, companies can deliver distinctive and effective marketing campaigns that contribute to building strong relationships with customers and achieving a sustainable competitive advantage

Second: Competitive Advantage

1. The concept of competitive advantage

Competitive advantage is the ability possessed by a company

or organization to offer products or services that outweigh those offered by competitors, allowing it to maintain a strong position in the market and increase its share. This advantage is achieved by providing added value to customers by providing innovative products, providing quality services, or reducing costs, which increases customer satisfaction and enhances their loyalty. According to Michael Porter (1985) ^[11], competitive advantage arises from a set of activities that a company does best. Or differently from its competitors. Competitive advantage is seen as the primary driver of success in competitive markets. It is the cornerstone of companies' strategies to outperform competitors. Competitive advantage can be achieved through several factors, such as innovation, operational efficiency, quality, and excellence in customer service (Al-Shammari, 2021) ^[1].

2. Historical background of competitive advantage

The idea of competitive advantage evolved through multiple stages, and it began to be particularly interested in the economic literature in the mid-twentieth century, when economists and administrators focused on how firms achieved superiority in competitive markets. With Porter's publication of his book *Competitive Advantage* in 1985, this concept became one of the main axes of corporate strategies. In his theory, Porter provided a framework for analyzing competitive advantage, showing that firms can achieve competitive advantage either by outperforming cost or by Excellence in providing distinctive products or services (Porter, 1985) ^[11].

3. Advantages of competitive advantage

Competitive advantage has several advantages that make it essential for success and sustainability in the contemporary business environment. Among these advantages are:

1. **Ability to Attract Customers:** Companies that possess a strong competitive advantage are able to attract new customers and retain existing ones. These companies offer additional value that makes customers prefer to deal with them rather than competing companies (Issa, 2020).
2. **Achieve Higher Profits:** Competitive advantage is the basis for higher profits compared to competitors, as companies with superiority in providing products or services can charge higher prices or reduce costs to increase profit margins (Al-Shammari, 2021) ^[1].
3. **Market Superiority:** When a company has a strong competitive advantage, it is able to outperform its competitors in the market, whether it is by offering products of higher quality or lower costs.
4. **Achieving Sustainability:** Achieving a sustainable competitive advantage means that a company has factors that competitors cannot easily replicate, whether through innovative technologies or strong customer relationships (Holmes, 2017) ^[14].

4. Foundations for achieving competitive advantage

Achieving competitive advantage depends on a set of foundations that help companies build their competitiveness. The most prominent of these foundations are:

1. **Innovation:** Innovation is one of the most prominent foundations of competitive advantage, as companies can achieve significant superiority if they can develop new products or services that meet customer needs in new and innovative ways (Schumpeter, 1934) ^[16]. Companies that

embrace innovation are better able to keep pace with market changes and stay ahead of the competition.

2. **Quality Excellence:** Quality is one of the most important foundations of competitive advantage, as companies that provide products or services with quality that surpass competitors are able to attract more customers and maintain the loyalty of existing customers (Al-Shammari, 2021) ^[1]. Excellence in quality enhances the company's reputation and contributes to building trust with customers.
3. **Operational Efficiency:** Companies with high operational efficiency are able to reduce costs and increase productivity, giving them an advantage in offering products at competitive prices without sacrificing quality. Operational efficiency can be achieved by improving internal processes and leveraging modern technology (Porter, 1985) ^[11].
4. **Customer Focus:** Building strong customer relationships and providing outstanding services can give businesses a strong competitive advantage. Companies that listen to the needs of their customers and seek to meet these needs in an effective manner are able to maintain their loyalty and increase market share (Kotler, 2018) ^[13, 18].
5. **Branding:** Brand strength is a critical factor in achieving competitive advantage. Companies with a good reputation and a strong brand can outperform the market, where the brand represents a symbol of quality and reliability (Holmes, 2017) ^[14].

5. Types of competitive advantage

Porter (1985) ^[11] classifies competitive advantage into three main types:

1. **Cost-based Competitive Advantage:** This type is based on the company's ability to offer products or services at a lower cost than competitors. This is achieved by improving operational efficiency or using less expensive technologies. An example of this is large retail companies that offer products at discounted prices compared to competitors.
2. **Competitive Advantage Based on Excellence:** It depends on offering unique products or services that surpass what competitors offer in terms of quality, design or technology. This type of feature makes customers willing to pay higher prices in exchange for a premium product or service.
3. **Competitive Advantage Based on Concentration:** It depends on targeting a specific market or segment of customers, and offering products or services that meet their needs better than competitors. Companies that rely on this type of feature specialize in serving a specific segment of customers.

6. The importance of competitive advantage in the global market

With globalization and expanding global markets, competitive advantage has become a vital element for companies' success in global environments. According to Issa (2020), companies that succeed in developing a strong competitive advantage are able to expand into new markets more effectively than their competitors. This is due to their ability to provide products or services that meet the needs of local and international customers in innovative and attractive ways.

7. The challenges of achieving competitive advantage

Despite the importance of competitive advantage, companies face several challenges in achieving and maintaining it. Among these challenges are:

1. **Imitating Competitors:** Companies that achieve a strong competitive advantage may find their competitors seeking to imitate them quickly, making it difficult to maintain superiority for long (Holmes, 2017) ^[14].
2. **Rapid Technological Changes:** Technology is changing very quickly, requiring companies to be constantly alert to adapt to these changes and use them to achieve competitive advantage.
3. **Economic and Political Factors:** Changes in economic policies or trade restrictions may adversely affect companies that rely on a competitive advantage dependent on cost or excellence. Competitive advantage is a key element for success and sustainability in competitive business environments. This advantage depends on several factors, such as innovation, operational efficiency, quality, and delivering added value to customers. Porter's cost, excellence, and focus strategies are powerful tools for analyzing and applying competitive advantage. Despite the challenges companies face in achieving this advantage, continuous innovation and the use of modern technology can help companies build a strong and sustainable competitive advantage.

Third: The relationship between creative marketing and competitive advantage

1. The relationship between creative marketing and competitive advantage

Creative marketing is a vital element in achieving competitive advantage in modern competitive environments. Companies seek to use creative marketing as an essential tool to stand out from their competitors. Creative marketing relies on the use of innovative and unconventional strategies to attract customers and increase their brand awareness, which directly contributes to achieving a strong competitive advantage.

One of the key factors linking creative marketing to competitive advantage is the ability to offer innovative solutions that meet customer needs in unique ways. According to Kotler's (2018) ^[13, 18] study, companies that rely on creative marketing are better able to improve their relationships with customers, delivering added value by improving the customer experience or offering unique offerings, which enhances their competitive position in the market.

2. The impact of creative marketing on achieving competitive advantage

Creative marketing contributes to building a competitive advantage in several ways:

1. **Uniqueness and Innovation:** Creative marketing helps companies differentiate their products or services through innovation. This uniqueness enables companies to offer exclusive and unique offers, which increases customer attraction and enhances their loyalty (Issa, 2020).
2. **Improving the Customer Experience:** By using creative marketing strategies, companies can improve the customer

experience by providing interactive content, improving after-sales services, or offering exclusive discounts, which contributes to increased customer satisfaction, which enhances competitive advantage (Al-Shammari, 2021) ^[1].

3. **Rapid response to market changes:** Creative marketing can be an effective tool for a quick response to changes in market needs. Companies can use this strategy to adapt to rapid shifts in technology and consumer taste, enhancing their competitiveness (Holmes, 2017) ^[14].

Fourth: Theories related to creative marketing and competitive advantage

1. Michael Porter's Competitive Advantage Theory

Porter's theory is one of the most prominent theories linking creative marketing with competitive advantage. Porter (1985) ^[11] suggests that companies can achieve sustainable competitive advantage through one of two main strategies: low cost or excellence. Under this theory, creative marketing can play a pivotal role in a strategy of excellence, contributing to the development of unique marketing offerings that attract customers and separate a company from its competitors.

For example, the use of creative marketing by companies like Apple and Tesla to achieve excellence by focusing on continuous innovation and high quality has built a strong brand image and created a strong competitive advantage.

2. Technological Innovation Theory

This theory focuses on the importance of technological innovation in achieving competitive advantage. The theory suggests that companies that can offer new technologies or products that meet customer needs innovatively and effectively have a strong competitive advantage (Schumpeter, 1934) ^[16]. Creative marketing here contributes to enhancing this advantage through the use of marketing tools that focus on communicating the value of innovation to customers in new ways, such as digital marketing, social media interaction, and interactive marketing campaigns.

For example, companies like Amazon rely on technological innovation to develop online shopping platforms and offer personalized shopping experiences to customers, giving them a strong competitive edge.

3. Resource-Based View of the Firm

This theory suggests that companies with scarce, difficult to imitate, or replace resources have a long-term competitive advantage. Resources here include knowledge, skills, technology, and brand (Barney, 1991). In this context, creative marketing is an essential resource, as it enables the company to use these resources in an innovative way to connect with customers and promote the brand.

4. Service Excellence Theory

This theory focuses on the relationship between improving the quality of services provided and achieving a competitive advantage. Creative marketing plays an important role in improving the services provided to customers by providing innovative solutions and customized services. Companies that rely on this theory always strive to exceed customer expectations, which contributes to enhancing customer loyalty and achieving a competitive advantage.

5. Customer Needs Theory

This theory suggests that companies that can meet customer

needs in innovative and effective ways have a competitive advantage. Creative marketing helps companies understand customer needs deeply and achieve more effective communication by creating new and customized marketing solutions. This theory clearly shows how creative marketing contributes to competitive advantage by meeting customer needs in innovative ways (Kotler, 2018) ^[13, 18].

Studies

Issa (2020), titled "The Impact of Creative Marketing on Consumer Behavior: A Case Study", focused on studying the impact of creative marketing on consumer behavior and preferences. The study relied on the experimental approach to analyze customer responses to creative marketing campaigns implemented in a major bank. The study used questionnaires distributed to 200 customers, in addition to analyzing sales data before and after the implementation of the marketing campaign. The results of the study showed that creative marketing increases customer interest and motivates them to experience new products, which contributes to improving the brand image and increasing its market share.

Al-Shammari (2021) ^[1] studied the creative marketing methods used in financial marketing and their impact on customer satisfaction. The researcher used the quantitative approach, where the study included a questionnaire that was distributed to 500 customers from various banks in the Kingdom of Saudi Arabia. The questions focused on measuring customer satisfaction and how innovative marketing campaigns impact this satisfaction. The results of the study showed that creative marketing in financial marketing enhances customer satisfaction and increases long-term relationships between them and financial institutions, which positively affects customer loyalty and continued dealings with these institutions.

Kotler's (2018) ^[13, 18] study, titled "Creative Marketing Management and its Impact on Competitive Advantage", sought to analyze how creative marketing affects achieving competitive advantage in global companies. The study relied on the descriptive analytical approach, where the researcher used a case study of companies operating in the technology sector. The data was collected using questionnaires and interviews with marketing managers and decision makers in companies, as well as market data analysis. The results of the study showed that companies that adopt Creative marketing strategies that achieve a stronger competitive advantage compared to companies that follow traditional methods. The study concluded that creative marketing enhances a company's ability to adapt to market changes and increase customer loyalty.

Holmes (2017) ^[14] conducted a study titled "Creative Marketing and its Impact on Customer Satisfaction in the Retail Industry", which focused on analyzing the impact of creative marketing on customer satisfaction in the retail sector. The study relied on a descriptive approach using a questionnaire distributed to 300 customers from retailers in the United States, in addition to interviewing marketing managers in these stores. The results indicated that creative marketing enhances the shopping experience and increases customer satisfaction, especially by providing offers and services Customized for each customer.

On the other hand, Tang (2019) ^[15] studied the impact of creative digital marketing on the institutional performance of startups, entitled "Creativity as a key factor in digital marketing strategies". The researcher used the case study

approach to analyze the data of 10 tech startups. The data was collected through analysis of social media marketing campaigns and interviews with digital marketing staff in these companies. The results of the study showed that creative digital marketing contributes to better performance for companies, especially in Increase customer interaction and rapid brand spread.

Finally, Porter's (1985) ^[11] study titled "Competitive Advantage: Strategies for Market Superiority" examined how companies achieve competitive advantage through different marketing strategies. Porter's study relied on the analysis of multiple industries using a strategic analysis approach, where he used industrial data analysis models and case studies of different companies. He concluded that achieving competitive advantage depends heavily on the ability to provide outstanding products and services, or reduce costs, and that companies that combine these two factors Besides creative marketing, you can achieve a market edge.

Methodology

This study is based on the descriptive and analytical research, as it aims to describe and analyze customers' understanding of the concept of competitive creative marketing and its future prospects, and to provide a comprehensive assessment of their opinions and perceptions on this topic.

Study Sample and Method of Selection

The study sample was made from Banks clients in Saudi Arabia. The sample was selected in a simple random way, where electronic questionnaires were distributed to a random sample of customers.

Tools Used in Data Collection

An electronic questionnaire was used as the main data collection tool in this study. The questionnaire contains a set of questions related to understanding the concept of competitive creative marketing, customer opinions about its future prospects and its importance in developing competitive advantage, the questions were designed to be clear and direct, allowing participants to answer openly and accurately. An electronic questionnaire was used as the main data collection tool in this study. The questionnaire contains a set of questions related to understanding the concept of competitive creative marketing, customer opinions about its future prospects and its importance in developing competitive advantage. The questionnaire includes a set of questions that are designed to achieve the objectives the study. The following table shows how the questions are designed to achieve these goals:

Table 1: Questionnaire tool design and questions

Related questions	Objectives and questions
1. Creative marketing is based on new and innovative ideas. Do you think competitive creative marketing enhances their ability to improve their sales?	Understand the concept of competitive creative marketing Measuring perception about the benefits of competitive creative marketing
2. Creative marketing helps increase customer awareness of Al Rajhi Bank's brand. Do you think competitive creative marketing can help reduce marketing costs?	Measuring perception about the impact of creative marketing on the sale of products Measuring perception about the impact of competitive creative marketing on marketing costs
3. Customers consider creative marketing at The banks as a key factor in attracting them.	The impact of creative marketing on achieving competitive advantage

Analysis

After collecting the data, it was analyzed using appropriate statistical procedures, by calculating frequency, frequencies for initial questions to understand the prevalence of responses, using Excel software, where the data was analyzed using descriptive statistical procedures, including percentages and averages. These procedures were used to provide an overview of the data and an understanding of patterns and trends in answers. Inferential statistical procedures, including tests measuring relationships between variables, were also used to analyze data more deeply and draw conclusions.

- Descriptive analysis:** Descriptive statistics were used to provide an overview of the data. This includes calculating the percentages of answers to each question in the questionnaire.
- Frequency analysis:** Frequency analysis was used to determine the number of people who answered "strongly agree", "agree", "neutral", "disagree" and "strongly disagree" to each question.
- Analysis of relationships between variables:** Inferential statistical procedures, such as correlation testing, were used to analyze the relationships between different variables in the study.
- Analysis of the collected data:** The collected data was analyzed to achieve the objectives of the study and

answer the questions of the study.

First: Description of the Study Sample

The sample in this study consists of 153 clients from the banks customers.

Sex

Table 2: Sample data (by sex)

Number	Sex
141	Male
12	Female

- Gender:** Of the sample, 12 clients are females (7.8%) and 141 males (92.2%) are males. This indicates that the vast majority of the sample are males.

Academic qualifications

Table 3: Sample Data (by Academic Year)

Number	Academic
8	High secondary school
43	Postgraduate
102	Graduate

- Academic Qualifications:** 8 clients in the high secondary

(5.2%), 43 customers post gradulators (28.1%), and 102 graduates (66.7%). This indicates that the vast majority of the sample are graduates.

**Second: Descriptive analysis of the questionnaire questions
Part I: The concept of creative marketing**

Table 4: Results of the first dimension in the concept of creative marketing

I strongly agree	I agree	Neutral	Disagree	Strongly disagree	Ferry
63.5%	32.7%	3.8%	0%	0%	1. Creative marketing is based on new innovative ideas
38.5%	36.5%	13.5%	9.6%	1.9%	2. Bank uses unconventional marketing methods to attract customers
46.3%	48.1%	5.8%	0%	0%	3. Creative marketing helps increase customer awareness of Bank's brand
40.4%	46.2%	5.8%	5.8%	1.9%	4. Customers consider creative marketing at the Bank as a key factor in attracting them
51.9%	3.6%	11.5%	1.9%	0%	5. Creative marketing increases customer confidence

Descriptive analysis of the results

1. Creative marketing depends on new innovative ideas. 95 customers (63.5% of the sample) responded with "strongly agree". 55 customers (32.7% of the sample) answered "I agree". 0 customers (0% of the sample) answered "neutral" and the same percentage for "disagree" and "strongly disagree"
2. The Banks uses unconventional marketing methods to attract customers. 58 customers (38.5% of the sample) answered "strongly agree" while 55 customers (36.5% of the sample) answered "I agree", and 14 customers (13.5% of the sample) answered "neutral" 13 clients (9.6% of the sample) answered "I do not agree" and two customers (1.9% of the sample) answered "I strongly disagree".
3. Creative marketing helps increase customer awareness of the Bank's brand. 96 customers (46.2% of the sample) answered "strongly agree" while 73 customers (48.1% of the sample) answered "I agree" and 8 customers (6.5% of the sample) answered "neutral" The ratio was 0:0 in the phrases "I do not agree" and "I strongly disagree"
4. Customers consider creative marketing at the Banks a

- key factor in attracting them, 61 customers (40% of the sample) answered "I strongly agree", while 70 customers (46.6% of the sample) answered "I agree", 7 customers (5.8% of the sample) answered "neutral", the same percentage of customers (5.8% of the sample) answered "I do not agree", and 5 customers (1.9% of the sample) answered "I strongly disagree"
5. Creative marketing increases customer confidence in the Bank. 60 customers (40.4% of the sample) answered "strongly agree" while 69 customers (46.3% of the sample) answered "I agree", 7 customers (5.8% of the sample) answered "neutral" and the same percentage of customers (5.8% of the sample) answered "I do not agree" 5 customers (1.9% of the sample) answered "I strongly disagree" This descriptive analysis provides an overview of customer opinions about creative marketing. It shows that the vast majority of customers have a good understanding of creative marketing and see its value in having competitive advantage.

Part II: The Impact of Creative Marketing on Achieving Competitive Advantage

Table 5: Results of achieving competitive advantage

I strongly agree	I agree	Neutral	Disagree	Strongly Disagree	Ferry
46.3%	48.1%	3.8%	1.9%	0%	1. Creative marketing enhances Bank's position in the market compared to competitors
46.2	38.5	9.6%	3.8%	1.9 %	2. Creative marketing makes Bank the first choice for new customers
48.1%	42.3%	5.8%	3.8%	0%	3. Creative marketing increases the loyalty of the existing customers
40.4%	34.6%	15.4%	9.6%	0%	4. Customers prefer to do business with the Bank because of its innovative marketing campaigns.

Descriptive Analysis of the Results

1. Creative marketing enhances the Bank's position in the market compared to competitors: 69 customers (46.3% of the sample) responded with "strongly agree". While 73 customers (48.1% of the sample) answered "I agree". 5 clients (3.8% of the sample) answered "neutral" while 3 respondents answered "disagree" while the percentage of respondents answered "strongly disagree" equaled zero.
2. Creative Marketing makes the Bank the first choice for new customers: 69 customers (46.2% of the sample) answered "strongly agree" while 55 customers (38.5% of the sample) answered "I agree", 7 customers (5.8% of the sample) answered "neutral", 5 customers (3.8% of the sample) answered "I do not agree" while 70 customers (1.9%) answered "strongly disagree".
3. Creative marketing increases the loyalty of existing customers: 73 customers (48.2% of the sample)

- answered "I strongly agree" while 63 customers (42.3% of the sample) answered "I agree" While 9 customers (5.8% of the sample) answered "neutral", 5 customers (3.8% of the sample) answered "I do not agree" and 0 answered "strongly disagree".
4. Customers prefer to do business with the Bank because of its innovative marketing campaigns. 61 customers (40% of the sample) answered "strongly agree" while 53 customers (36.6% of the sample) answered "I agree" while 17 customers (15.4% of the sample) answered "neutral" while 20 customers (9.6% of the sample) answered "I do not agree" while 0 customers (of the sample) answered "strongly disagree".

Part III: Factors Affecting the Adoption of Creative Marketing

The factors affecting Banks adoption of creative marketing.

Table 6: Results of factors affecting creative marketing

I strongly agree	I agree	neutral	Disagree	Strongly disagree	
51.9%	36.5%	7.7%	3.8%	0%	1. The bank invests in innovative marketing techniques
46.2%	42.3%	11.5%	0%	0%	2. Banks management supports creative marketing application
44.2%	44.2%	11.5%	0%	0%	3. Customers are greatly influenced by marketing innovations
42.3%	44.2%	11.5%	1.9%	0%	4. Market competition pushes Banks to adopt innovative marketing strategies

Descriptive Analysis of the Results

1. The bank invests in innovative marketing techniques. 78 customers (51.9% of the sample) answered "strongly agree". 55 customers (36.5% of the sample) answered "I agree". While 12 customers (7.7% of the sample) answered "neutral", 5 customers (3.8%) of the respondents answered "I do not agree" while the percentage of respondents with "strongly disagree" was zero.
2. Bank management supports creative marketing applications. 69 customers (46.2% of the sample) answered "strongly agree" while 63 customers (42.3% of the sample) answered "I agree", 18 customers (11.3% of the sample) answered "neutral", 0 customers answered "I do not agree" and 0 customers answered "strongly disagree".
3. Customers are greatly influenced by the Bank's marketing innovations. 69 customers (45.2% of the sample) answered "strongly agree", 63 customers (42.3% of the sample) answered "I agree", 18 customers (5.8% of the sample) answered "neutral", 0 customers answered "I do not agree" and 0 answered "strongly disagree".
4. Market competition pushes the Banks to adopt innovative marketing strategies. 64 customers (43.3% of the sample) answered "strongly agree" while 64 customers (43.3% of the sample) answered "I agree" while 18 customers (11.4% of the sample) answered "neutral" while 4 customers (1.9% of the sample) answered "I do not agree" 0 customers (of the sample) answered "I strongly disagree".

Results

1. Customers have a good understanding of the concept of creative marketing and see its value in improving competitive advantage, improving product quality and sales, and reducing marketing costs.
2. Customers see great value in creative marketing and its future prospects. They believe that the government has an important role to play in supporting this type of marketing, and that it can have a positive impact on the region's economy.

Recommendations

1. **Understanding the Concept of Creative Marketing:** The vast majority of customers have a good understanding of the concept of creative marketing and see its value in improving competitive advantage, improving product quality, and reducing marketing costs. However, there is a need to provide more education and awareness about the concept to customers who do not understand it well.
2. **Customer Opinions about the Prospects of Creative Marketing A:** Customers see great value in creative marketing and its future prospects. They believe that the government has an important role to play in supporting this type of marketing, and that it can have a positive

impact on the economy of the region.

3. **The Potential Role of Creative Marketing:** Customers believe that creative marketing can play an important role in improving sales. They believe that it can help improve competitive advantage, improve product quality, and reduce marketing costs.
4. **The Need for More Education and Awareness about Creative Marketing:** Although the vast majority of customers have a good understanding of creative marketing, there is a need to provide more education and awareness about this concept to customers who do not understand it well. These results suggest that there is optimism about the ability to use creative marketing as an effective tool to improve creative marketing in the future. She also points out that the government has an important role to play in supporting this type of marketing.

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