NEAR EAST UNIVERSITY

INSTITUTE OF GRADUATE STUDIES

DEPARTMENT OF BUSINESS ADMINISTRATION

THE EFFECTS OF DIGITAL MARKETING ON THE RELATIONSHIP BETWEEN COVID-19 AND CUSTOMER SATISFACTION: EVIDENCE FROM RETAIL CLOTHING SHOPS IN ERBIL, IRAQ

M.Sc. THESIS

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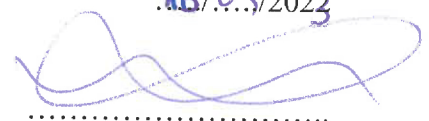**Assist. Prof. Dr. Ayşe Gözde Koyuncu**

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Approval

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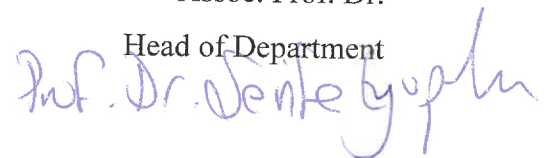
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Declaration

I hereby declare that all information, documents, analysis and results in this thesis have been collected and presented according to the academic rules and ethical guidelines of Institute of Graduate Studies, Near East University. I also declare that as required by these rules and conduct, I have fully cited and referenced information and data that are not original to this study.

Chawan Faruq HAMASALIH

--/08/2022

Dedication

I dedicate this project to God Almighty my creator, my strong pillar, my source of inspiration, wisdom, knowledge and understanding. He has been the source of my strength throughout this program and on His wings only have I soared. I also dedicate this work to my father, mother, brothers and sisters who have encouraged me all the way and whose encouragement has made sure that I give it all it takes to finish that which I have started. Thank you.

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Chawan Faruq HAMASALIH

Abstract

The Effects Of Digital Marketing On The Relationship Between Covid 19 And Customer Satisfaction: Evidence From Retail Clothing Shops In Erbil, Iraq

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The study analyses analysing the moderating effects of digital marketing on the relationship between Covid 19 and customer satisfaction using insights from medium to large enterprises' perspectives. In other words, the study's objective is to ascertain how medium to large enterprises consider the adoption of digital marketing strategies to play a crucial role in easing the adverse effects of the pandemic affecting customer satisfaction. A structural equation model was estimated using 238 responses gathered from Medium and Large Enterprises in Erbil, Iraq and analysed using a combination of SPSS version 24 with the assistance of the Andrew F Hayes data analysis macro. The initial findings revealed that an increase in Covid-19 cases causes an insignificant increase in the adoption of digital marketing tools. The findings uncovered valid digital marketing's significant positive contributions to customer satisfaction among Medium and Large Enterprises. It was inferred through the study's findings that the Covid-19 pandemic has significant adverse effects on customer satisfaction. The study concludes that digital marketing is essential for reducing the adverse effects of the pandemic and reducing customer satisfaction. The practical implications call for MLE managers to increase the adoption of modern and innovative digital marketing platforms and tools to enhance their operational activities, sales revenue inflows and profitability.

Keywords: Covid-19, customer satisfaction, digital marketing, medium to large enterprises, moderating effect.

Özet

Dijital Pazarlamanın Covid-19 Ve Müşteri Memnuniyeti Arasındaki İlişkiye Etkileri: Irak'ın Erbil Kentindeki Perakende Giyim Mağazalarından Kanıtlar

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Çalışma, dijital pazarlamanın Covid 19 ile müşteri memnuniyeti arasındaki ilişki üzerindeki ılımlı etkilerini, orta ve büyük ölçekli işletmelerin bakış açılarından elde edilen içgörüleri kullanarak analiz ediyor. Başka bir deyişle, çalışmanın amacı, orta ila büyük ölçekli işletmelerin, pandeminin müşteri memnuniyetini etkileyen olumsuz etkilerini hafifletmede dijital pazarlama stratejilerinin benimsenmesini nasıl önemli bir rol oynayacağını düşündüklerini tespit etmektir. Irak'ın Erbil kentindeki Orta ve Büyük İşletmelerden toplanan 238 yanıt kullanılarak bir yapısal eşitlik modeli tahmin edildi ve Andrew F Hayes veri analizi makrosunun yardımıyla SPSS sürüm 24'ün bir kombinasyonu kullanılarak analiz edildi. İlk bulgular, Covid-19 vakalarındaki artışın dijital pazarlama araçlarının benimsenmesinde önemsiz bir artışa neden olduğunu ortaya koydu. Bulgular, geçerli dijital pazarlamanın Orta ve Büyük İşletmeler arasında müşteri memnuniyetine önemli olumlu katkılarını ortaya çıkardı. Çalışmanın bulgularından Covid-19 pandemisinin müşteri memnuniyeti üzerinde önemli olumsuz etkileri olduğu sonucuna varılmıştır. Çalışma, dijital pazarlamanın pandeminin olumsuz etkilerini azaltmak ve müşteri memnuniyetini azaltmak için gerekli olduğu sonucuna varıyor. Pratik sonuçlar, MLE yöneticilerinin operasyonel faaliyetlerini, satış geliri girişlerini ve karlılıklarını geliştirmek için modern ve yenilikçi dijital pazarlama platformlarının ve araçlarının benimsenmesini artırmalarını gerektirmektedir.

Anahtar Kelimeler: Covid-19, müşteri memnuniyeti, dijital pazarlama, orta ve büyük ölçekli işletmeler, ılımlı etki.

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List of Abbreviations

AVE: Average Variance Explained

COVID: Coronavirus

CS: Customer Satisfaction

DM: Digital Marketing

EDP: Expectancy Disconfirmation Paradigm

MDGs: Millenium Development Goals

MLEs: Medium to Large Enterprises

NFI: Normed Fit Index

OLS: Ordinary Least Squares

SEM: Structural Equation Modelling

SMEs: Small to Medium Enterprises

SRMR: Standardized Root Mean Square Residual

TAM: Technology Acceptance Model

CHAPTER I

Introduction

Background of the Study

Digital marketing is an innovative marketing strategy that uses a combination of technological applications and devices to market an organisation's products and services on social media and other media platforms (Chaffe & Ellis-Chadwick, 2019). The development of digital marketing is highly welcomed and studies consider it to be an improvement and effective way of dealing with shortfalls of traditional marketing channels (Mogaji, Soetan & Kieu, 2020; Purwanti, 2021). On the other hand, El Junusi (2020) contends that the introduction of digital marketing is an unavoidable outcome that is caused by a combination of social, technological and economic changes experienced worldwide. Hence, digital marketing can be said to be a necessary and effective response to unavoidable changes affecting organisational operations, activities and performance. Therefore, using digital marketing becomes a strategy that firms can leverage and exploit to increase their market share and performance levels.

Nonetheless, the prevalence of the Covid 19 pandemic has significantly changed the business landscape. The changes were inevitably brought about by companies' attempts to avoid risks and seek new ways of constantly engaging their customers. Studies reckon that the prevalence of lockdown measures imposed severe adverse effects on traditional shopping channels and restricted sales and revenue growth (Meyer, Prescott & Sheng, 2022; Pinzaru, Zbuchea & Anghel, 2020). In other circumstances, the fear of contracting the pandemic forced customers to resort to new ways of accessing product and service information (Kaushik & Guleria, 2020; Shafi, Liu & Ren, 2020). It is in the midst of such circumstances that changes in marketing activities were introduced following the widespread effects of the pandemic and shifts from traditional marketing and shopping activities. As a result, this puts pressure on companies to continuously seek better ways of enhancing customer satisfaction.

Organisations adopting digital marketing strategies stand to benefit in numerous ways. For instance, Pandey, Nayal and Rathore (2020) contend that digital marketing enables organisations to effective ad efficiently market their products and

services at relatively low costs. Wind and Mahajan (2002) opine that digital marketing is essential for dealing with geographical boundaries or limitations preventing firms from reaching certain customers located in a specific geographical location. Chaffey and Ellis-Chadwick (2019) assert that digital marketing is instrumental in collecting essential feedback instrumental in improving service quality and product delivery. However, much is needed to explore these benefits and determine if they hold valid, especially in contemporary situations where Covid 19 has been affecting retail shopping activities, mostly clothing firms.

Given that digital marketing offers more substantial benefits compared to traditional marketing channels, the benefits of deploying digital marketing strategies to enhance customer satisfaction are highly conceivable. For instance, Mandal and Joshi (2017) argue that digital marketing can be used to provide feedback to customers that is instrumental in making rational decisions leading to improved satisfaction. In another situation, digital marketing is viewed as linked with cost and time-effective access or product and service information allowing customers to choose from a wide range of products and services (Chaffey & Ellis-Chadwick, 2019). Furthermore, Chaffey and Ellis-Chadwick (2019) considered digital marketing as having positive effects on customer satisfaction through improved service quality. However, due to the fact that Covid 19 creates a new marketing environment, the significance of digital marketing yielding substantial improvements in customer satisfaction is still yet to be tested in the context of the pandemic. Hence, there is a need for studies to further examine the influence of digital marketing on customer satisfaction. As a result, this study places focus on addressing such issues in Iraq. The reason is that the magnitude of online platforms used for marketing products and services has increased considerably since the pandemic started. It is documented that improvements in internet technologies and other forms of communications infrastructure are stirring innovative changes in both shopping and marketing activities in Iraq (Ali et al., 2021). However, there are limited studies exploring similar aspects in Iraq and hence, the demand for new studies is required to document how Covid-19 has influenced the use of digital marketing activities and how they influence customer satisfaction.

Research Problem

With the continued effects of Covid 19, retail clothing shops are still experiencing several challenges undermining both their operational activities and performance. Related reasons have shown that this is linked to a decline in customer satisfaction (Chaffe & Ellis-Chadwick, 2019). However, some studies argue that there are also benefits that companies can obtain from using digital marketing during the pandemic to market their services. For instance, Chaffey and Ellis-Chadwick (2019) contend that digital marketing allows the use of cost and time-effective marketing activities. Others cite that digital marketing is instrumental for collecting and passing information to customers (Bala & Verma, 2018; Mandal & Joshi, 2017). The major challenge is that both digital marketing can provide conceivable considerable benefits when used to target customer satisfaction yet this observation has remained beyond the reach and grasp of several studies. In addition, it remains to be examined and known as to whether digital marketing will provide similar and significant results when used to target customer satisfaction during the Covid 19 pandemic. Besides, the major problem is that related studies that address similar issues are confined to the education and leisure industries (El Junisi, 2020; Purwanti, 2021). Not much has been done to analyse such connections in other industries like retail clothing. Furthermore, attempts are required to determine whether resorting to digital marketing platforms and activities will play a critical role in easing the adverse effects of the pandemic affecting customer satisfaction. In other words, propositions can be made based on observed practical evidence showing that companies, especially retail shops had to resort to online platforms to ease Covid 19 challenges and boost their outcomes and targets (Meyer, Prescott & Sheng, 2022; Pinzaru, Zbuchea & Anghel, 2020). Though customer satisfaction falls under such categories, its practical implications and interactions with digital marketing during the pandemic is still yet to be determined and thereby contributing to existing studies. It is in this regard that this study argues that digital marketing has moderating effects on the relationship between Covid 19's and customer satisfaction using evidence of retail clothing shops in Erbil Iraq.

Aim of the Study

The study will aim at analysing the moderating effects of digital marketing on the relationship between Covid 19 and customer satisfaction using insights from

MLEs' perspectives. In other words, the study's objective is to ascertain how MLEs consider the adoption of digital marketing strategies to play a crucial role in easing the adverse effects of the pandemic affecting customer satisfaction. Such includes determining how best to structure digital marketing activities and programs to enhance customer satisfaction during the Covid 19 era.

Research Hypothesis

Given the stated aim, the study will therefore place focus on determining the structural relationships between digital marketing, Covid 19 and customer satisfaction leading to the formulation of the following hypotheses;

- **H_1:** Covid 19 induced problems limiting customers' shopping have significant positive effects on the use of digital marketing platforms and tools.
- **H_2:** Covid 19 has significant adverse effects on customer satisfaction.
- **H_3:** Digital marketing has positive effects on customer satisfaction.
- **H_4:** Digital marketing has significant negative moderating effects on the relationship between Covid 19's and customer satisfaction.

Structure of the Study

The study is structured into five chapters set up in the form of an introduction laid in the first chapter, a literature review of the underlying theories and empirical studies in chapter two, chapter three outlining details of the undertaken research steps and methods in carrying out the study, chapter four focusing on the analysis of the collected data and chapter five providing conclusions and recommendations based on the analysed findings.

Significance of the Study

The study advances the literature on the development of Covid-19 and customer satisfaction constructs whilst testing for the effects of both digital marketing and Covid-19 on customer satisfaction. Additionally, the study is important for improving understanding of how business enterprises can use digital marketing tools and programs during and after the pandemic to boost customer satisfaction adding to improved sales unit and revenue inflows, market share growth levels and overall enterprise performance. Future studies' ability to extend the concept of customer

satisfaction during and after the pandemic can be enhanced by shedding light on how the pandemic and digital marketing tools and programs have interacted since the prevalence of the pandemic to counter Covid-19 movements and other health and safety related problems affecting business enterprises. Nonetheless, the study is the first of its kind to analyse such interactions in the context of medium to large enterprises in Erbil, Iraq. Therefore, the suggested measures can go a long way in promoting social, economic and sustainable development as the adverse effects of the pandemic severely undermined these vital goals.

CHAPTER II

Theoretical Literature Review

Introduction

This chapter is dedicated to the examination of the underlying digital marketing and customer satisfaction theories with the goal of ascertaining the moderating effects of digital marketing on the relationship between Covid 19 and customer satisfaction using insights from MLEs' perspectives. As a result, this chapter focuses on the implications of the Technology Acceptance Model (TAM) theory, and the expectancy disconfirmation paradigm of customer satisfaction, and ascertains their validity when applied in the context of MLEs in Erbil, Iraq.

Theoretical Foundations on Customer Satisfaction in the Digital and Covid Era

Given that the prevalence of the pandemic limited physical; interactions between individuals, the resultant adverse effects on traditional shopping methods were significantly huge and disastrous. Not only customers were affected in terms of not being able to directly conduct their shopping activities, but also companies lost contact with their customers ((Brandtner et al., 2021; Chen et al., 2020; Mason, Narcum & Mason, 2020). As a result, the effects manifested in the form of reduced operational activities (Ali, 2020), sales and revenue inflow (Sharma & Jhamb, 2020). Such moves came at the height of increased quarantine and other health and safety protocols that directly limited customers from physically accessing certain retail services and products. Hence, companies were forced to resort to digital platforms to address such challenges.

In light of the above-mentioned circumstances, the adoption of digital marketing tools and platforms is an innovative strategy that is best described by the Technology Acceptance Model (TAM) theory so as to analyse the contributions of digital marketing to customer satisfaction. According to Alzubi, Al-Dubai and Farea, (2018), the TAM contends that the adoption of information technology systems and other technological devices and tools is subject to users' perceived benefits. This implies that both customers and MLEs will adopt digital marketing tools during and

after the pandemic assuming that the perceived benefits of doing so are greater. Alternatively, it can be said that customers and MLEs are reluctant to adopt digital marketing tools when the perceived benefits are low or insignificant. Hence, any potential to ease the adverse effects of the pandemic and related health and safety measures on companies can trigger substantial adoption of digital marketing tools by both customers and MLEs. The benefits can either be in the form of increased interaction between companies and customers (Negoiță et al., 2018), ability to send and acquire information from customers (Adam et al., 2020), benefits of engaging customers (Ghahremani-Nahr & Nozari, 2021), having more customers talk more about the companies' products (Tien et al., 2020), increase operational activities (Ali, 2020) and increased sales and revenue inflows (Sharma & Jhamb, 2020). Besides, digital marketing tools proved to be vital at a time when physical interaction was limited and both customers and MLEs needed to maintain communication with each other. With the advent of social media marketing platforms like Facebook, Instagram, Twitter and other websites, customers and MLEs remained in touch with existing products and services being offered by companies. To a large extent, online shopping platforms increased severely allowing customers to buy products at the convenience of their homes.

Meanwhile, Matikiti et al. (2018) attached the adoption of information systems and tools such as digital marketing tools to ease of use as per highlights of the TAM theory. This implies that digital marketing tools must be easy to use and both customers and MLEs must find it relatively easy to use them with little or no effort. convenience can also be attached to digital marketing, especially at a time when consumers could not access products and services and firms had limited access to physical resources because of Covid-19 restrictions. Hence, aspects like getting access to supplies, and service providers whilst at home played a crucial role in the continued operations of companies. This aspect of convenience attached to the TAM is applicable to the way or manner in which digital marketing was used by customers and companies during the pandemic. Regardless, of the point of view taken, one can thus assume that changes in satisfaction levels experienced by customers and companies during the pandemic because of digital marketing are a result of (1) perceived benefits, (2) ease of use and (3) convenience. In that regard, the study applied the comparison level theory in assessing the MLEs' views about changes in their customers' satisfaction.

The study also derives ideas from the Expectancy Disconfirmation Paradigm (EDP) of customer satisfaction. The EDP considers that consumers buy products with pre-purchase expectations about the anticipated performance (Yüksel & Yüksel, 2001). That is, consumers buy products with expectations that they will perform better than anticipated. As a result, the EDP considers that expectations are the standard unit which consumers use to judge the products and compare them with those offered by other businesses (Isac & Rusu, 2014). With that being mentioned, consumers can be said to have behaved the same during the pandemic as they compared the products' outcomes upon consumption with their expectations. According to Isac and Rusu (2014), confirmation occurs when the products' outcomes match the consumers' expectations. Alternatively, disconfirmation occurs when the products' outcomes fail to match the consumers' expectations. Ultimately, counsmers are either satisfied or dissatisfied about the products' outcomes and how it matched their expectations. Therefore, high service performance exceeding customers' initial expectations entail that there is a positive disconfirmation between expectations and performance resulting in satisfaction, and when service performance is as expected, there is a confirmation between expectations and perceptions resulting in satisfaction.

The Impact of Covid 19 on Businesses Enterprises

There is conceivable evidence to suggest and validate that the pandemic's effects on businesses have severely affected businesses. However, opinions are still yet to consider that some businesses went on to perform better adverse. As such, academic views are much concentrated on the adverse effects of the pandemic. This section of the study draws ideas from different empirical examinations on Covid-19's effects on businesses to strike a balance between its disadvantages and advantages based on the perspectives of medium to large enterprises.

Kaushik and Guleria's (2020) attempt to analyse the pandemic's effects in the workplace shows that fear of contracting the disease together with health and safety measures put to restrict the spread of the pandemic undermined both employee productivity and operational capacity. Studies extend such insights and hinted that the ability to achieve both corporate and national policy targets remains blick as they are tied to companies' success and growth (Aladejebi, 2020; Meyer, Prescott & Sheng, 2022). Of paramount importance is the ability of companies to sustain operations and

contribute to the growth and development of societies. Nonetheless, some studies opine that the pandemic opened new avenues through which companies can devise work methods (Aladejebi, 2020; Fairlie, 2020). Notably, work-at-home and online work programs that were introduced in the wake of the pandemic restrictions limiting physical movement and contact between employees.

In a study by Shafi, Liu and Ren (2020) on the impact of COVID-19 on micro, small, and medium-sized enterprises operating in Pakistan outlined that financial challenges were a notable concern. With a decline in both work and operational activities, customers' ability to purchase basic needs and wants fell drastically and the effects extended to affect companies through contagion effects. Moreover, Craven et al. (2020) argued that the pandemic was characterised by severe adverse revenue inflows and liquidity challenges that restricted companies' operational capacity and performance. Such challenges were highly common among all different types of companies and MLEs were not an exception.

Donthu and Gustafsson's (2020) study on the effects of COVID-19 on business adds a different perspective to the challenges posed by the pandemic on business enterprises. Given that research and development are pivotal for companies to introduce new and innovative ways of solving business problems, and boost operational capacity and performance (Craven et al., 2020), the inability of companies to fund research and development activities served as a huge obstacle to their growth and development. Hence, it is vital to point out that problems faced by business enterprises caused by the pandemic created gaps and shortfalls in companies' research and development activities.

Drawing from empirical examinations made by Pinzaru, Zbuchea and Anghel (2020) on the impact of the Covid-19 pandemic on business, emphasis was placed on human resources management, liquidity restrictions on funding business operations and supply chain management issues. Though calls were made to adopt innovative technology, specific attention to digital marketing was not addressed. This is because deals with the way companies structure their advertising and marketing activities in line with their human resources management practices and supply chain management goals (Bhojaraja, 2018). Hence, devising digital marketing strategies as a Covid-19

response and management strategy stands to boost companies' management initiatives.

Meyer, Prescott and Sheng (2022) argue that the COVID-19 pandemic lowers businesses' expectations. Such observations were made in the wake of declining productivity, sales and revenue. Knowing that digital marketing allows employees to remain constantly engaged in their duties and allows companies to market and sell products to customers, improvements in productivity, sales and revenue are conceivable. Such benefits are significant in the evcent of companies maximising customer satisfaction (Ozuem et al., 2021). A study by Aladejebi (2020) aimed at determining Covid-19's impact and survival strategies on small businesses in Nigeria, underscored the importance of innovating operations. However, knowing that businesses run on sales, placing considerable attention on initiatives maximising customer satisfaction and digitally marketing products to customers were not emphasised.

Fairlie (2020) focused on the impact of COVID-19 on small business owners and how it has inflicted a series of continued losses. Propositions made by ( ) to deploy digital marketing strategies in this instance can be vital for boosting customer engagement, satisfaction and revenue inflows. Hence, such measures can be called upon by managers of MLEs to implement similar strategies. This aligns with propositions made by Craven et al. (2020) suggesting that companies invest significantly in improving their marketing programs and activities amid a surge in COVID-19 cases.

Attempts to narrow the pandemic's effects on small businesses are also in existence. For instance, Omar, Ishak and Jusoh (2020) conducted an examination of the impact of the Covid-19 movement control order on SMEs' businesses and survival strategies. Operational and performance complexities related to the pandemic were noted as major concerns limiting SMEs. Such problems were1 deemed as significant in the advent of rising demands to innovate operations and adopt digital means of doing business. Despite differences in size between small businesses and MLEs, the solutions point to digital tools and applications. Provided benefits are linked to constant engagement with customers, acquisition of information from customers and market research benefits. This entails that MLEs are well posed to enjoy similar

benefits in the vent that suggested solutions have been implemented. In another instance, Al-Fadly (2020) assessed the impact of COVID-19 on SMEs and employment. The study reiterates similar concerns that the pandemic through physical contact and movement restrictions has undermined operational activities and performance (Omar, Ishak & Jusoh, 2020). According to Al-Fadly (2020), the effects of the pandemic existed in two forms, (1) on companies and (2) on the economy as problems like unemployment and poor economic performance begin to set in. their ideas are vital for policy purposes as the pandemic is linked top both corporate, social and national concerns affecting other vital indicators. For instance, Bartik et al. (2020) outline that small business expectations and outcomes were dampened by the impact of COVID-19. Such entails that small businesses' performance, growth and survival prospects of turning around economic and social development indicators were undermined. These effects are still visible as businesses struggle to boost operational activities and performance amid a decline in economic performance. Gregurec, Tomičić Furjan and Tomičić-Pupek (2021) outlined that Covid-19 affected sustainable business models, especially in SMEs. Extending the notion of sustainability further to social aspects reveals that the attainment of sustainable development goals was restricted. Hence, both millennium development goals (MDGs), and social and economic development initiatives were at the mercy of the pandemic. Therefore, any attempts to analyse the implications of the pandemic and related suggestions as intended by this study are highly welcomed. Moreover, Chowdhury, Dhar and Stasi's (2022) study established that the pandemic undermined business strategies and inflicted them severely. Volatility, especially on the US stock market. Along similar lines, one can thus contend that the pandemic's effects were widely spread and did not segregate industries and companies.

The Role of Digital Marketing in Businesses Enterprises

Digital marketing plays a crucial role in business and its importance is attached to various aspects and benefits. For instance, Negoiţă et al. (2018) contend that digital marketing is used for creating more opportunities for personalization and diversification of services and products. Such initiatives are positively linked to the production of goods and provisions of services that are tailored made to meet customers' specific needs and wants to result in improved customer satisfaction (Tien et al., 2020). Furthermore, diversification allows customers to widen their choices and

chose the best products and services that maximise their satisfaction. In a different context, Adam et al. (2020) contend that companies can utilise digital marketing programs and tools to enhance efficiency in collecting, processing, analysing and interpreting information required in implementing numerous business programs and activities. Such programs can be structured to enhance customer satisfaction, especially at a time when the pandemic has restricted traditional shopping methods and customers' ability to physically choose the best products and services maximising their satisfaction

The benefits of digital marketing are also tied to numerous and distinct activities that can be linked to customer satisfaction management and enhancement initiatives. For instance, Nuseir and Aljumah (2020) opine that digital marketing is essential for enhancing the transparency of business processes. This is because a lack of transparency undermines customers' trust in the business and its products. The resultant effects are indirectly linked to dissatisfaction caused by a lack of confidence, trust and frustrations by customers in the business. Nonetheless, companies can use digital marketing to change such narratives by enhancing transparency. Tiago and Veríssimo (2014) established that there are substantial benefits obtained when digital marketing programs and tools are used for creating contemporary diversified programs and tools for attracting and engaging customers so as to achieve a higher level of customer loyalty. This can be supported by Veleva and Tsvetanova (2020) propositions denoting that customer satisfaction enhancement initiatives are a function of significant customer loyalty improvement initiatives. In that regard, digital marketing becomes a powerful tool that businesses can use to improve both customer satisfaction and customer loyalty. Another study by Febriyantoro and Arisandi (2019) emphasised the importance of using digital marketing in improving customer service so as to boost customer satisfaction. This mirrors attempts by this study to explore ways through which MLEs can maximise customer satisfaction in the wake of the pandemic and even after the pandemic.

Nonetheless, there is substantial evidence linking digital marketing to other activities and benefits that are indirectly linked to customer satisfaction. Drawing ideas from Nilufar's (2021) study, possible ideas highlighting the role of digital marketing in increasing sales revenue and profits are substantially illustrated. In some cases, Ghahremani-Nahr and Nozari (2021) assert that digital marketing is pivotal in creating

new business models, especially at a time when the pandemic has increased business complexities and under the effectiveness and functional capacity of existing business models (Nuseir & Aljumah, 2020). Other suggestions also point to the idea of digital marketing being crucial in creating more innovation (Ghahremani-Nahr & Nozari, 2021), increasing competitiveness and creating an innovative culture, and reducing the time required to market new products and services (Adam et al., 2020).

The benefits of digital marketing during and after the pandemic are also conceivable when proper and effective digital marketing activities and tools are enacted. Deriving ideas from Negoiţă et al. (2018), one can be compelled to accept propositions that digital marketing is essential for improving production processes. The pandemic limited physical contact and movements thereby adversely affecting production in companies (Adam et al., 2020). Furthermore, there are cost optimization opportunities embedded in digital marketing activities, tools and programs and supporting their role as significant in achieving cost optimization (Negoiţă et al., 2018). Additional benefits are obtainable when companies use digital marketing tools and programs to control resources more effectively during and after the pandemic (Aladejebi, 2020). Most importantly, the benefits of using digital marketing to improve the quality of products and services and create prerequisites for better business management and planning are conceivable (Tien et al., 2020), but still yet to be linked to circumstances created by the pandemic and how they boost businesses' operational activities during and after the pandemic (Bartik et al., 2020; Donthu & Gustafsson, 2020; Gregurec, Tomičić Furjan & Tomičić-Pupek, 2021). Therefore, this section results in inferences being made that digital marketing is essential for use by MLEs during and after the pandemic.

Customer Satisfaction From Businesses Enterprises' Perspectives

Based on a business perspective, customer satisfaction translates to a vital performance indicator. Hence, the need to analyse the connections between digital marketing and customer satisfaction in the advent of the pandemic is of utmost importance. Studies reinforce this notion and consider customer satisfaction as being an attached performance-related indicator. For instance, Cengiz (2010) considers customer satisfaction as being linked to customer loyalty, which businesses can leverage to enhance their overall performance. Along such lines, Hill, Brierley and MacDougall (2017) assert that customer loyalty is pivotal for maintaining sales levels

amid rising competition resulting in a stable market share and revenue inflow. Mithas, Krishnan, and Fornell (2005) view customer satisfaction as the key to breaking or making brands in a market that is filled with several competitive brands. Besides, McColl-Kennedy and Schneider (2000) argued that solid marketing activities could fail to yield the desired results when customers are not satisfied with the company's products and services. As a result, such insights attach customer satisfaction to the effectiveness of a company's marketing programs and tools, as brands require advocates.

Contrary beliefs about prices being the major reason for customer churn were dismissed citing that it is customer service that causes customer churn. This is evidenced by findings denoting that certain brands have a substantial customer base irrespective of the fact that they charge high prices for their products (Bergman & Klefsjö, 2010). Hence, high-quality services are what satisfied customers in the end and require businesses to keep track of their progress using customer feedback. As a result, digital marketing becomes a powerful tool businesses can use during and after the pandemic to obtain feedback from customers and keep track of their performance in maximising service quality. Such ideas are in alignment with Parasuraman's propositions on service quality (Zeithaml, Parasuraman & Malhotra, 2002).

From a different angle of analysis, customer satisfaction plays an important role in dealing with negative word of mouth (Rust & Zahorik, 1993). Rust and Zahorik (1993) also note that unhappy customers always spread information about their dissatisfaction and this can tarnish a company's image and reputation. Negative word of mouth is bad, especially during the pandemic when all businesses are facing declining sales and customer bases (Rust & Zahorik, 1993). Thus, digital marketing becomes a powerful tool businesses can utilise to boost customer satisfaction and overturn negative word of mouth during and after the pandemic.

Improvements in customer satisfaction are essential and play an instrumental role in retaining customers. Besides, studies have proved retaining customers is expensive and requires the use of modern innovative systems and programs (Cengiz, 2010; Hill, Brierley & MacDougall, 2017). With the prevalence of the pandemic, retaining customers was established as being more expensive in that scenario (Rust & Zahorik, 1993) and hence, the adoption of measures calling for digital marketing in

response to such problems (Brierley & MacDougall, 2017) is vital for MLEs to adopt. Furthermore, customer satisfaction is believed to be a vital support pillar businesses should use in times of a crisis such as Covid-19 (Brandtner et al., 2021; Chen et al., 2020; Mason, Narcum & Mason, 2020). A growing number of studies established that customer satisfaction is vital for boosting sales (Cengiz, 2010; Hill, Brierley & MacDougall, 2017; McColl-Kennedy & Schneider, 2000; Rust & Zahorik, 1993) and in that regard, MLEs affected by the pandemic are encouraged to adopt customer satisfaction enhancement strategies during and after the pandemic. Furthermore, there are other ideas insisting that customer satisfaction is instrumental in boosting brand reputation and popularity (Bergman & Klefsjö, 2010; Mithas, Krishnan & Fornell, 2005). Cengiz (2010) contends that businesses can utilise customer feedback to determine which products, services and areas can be improved and enhance satisfaction. Hence, integrating digital marketing with customer satisfaction initiatives conceives significant positive benefits during and after the pandemic. Additionally, Szymanski and Henard (2001) opine that focusing on customer satisfaction enhancement programs and activities helps businesses in reducing marketing expenses. Most importantly, such benefits can be enhanced as well when digital marketing programs and activities are integrated into the strategic attempts to boost customer satisfaction.

Given the above-mentioned ideas deduced from the reviewed studies, customer satisfaction is, therefore, an instrumental strategic goal MLEs and other businesses should target to improve during and after the pandemic. Thus, by boosting customer satisfaction, businesses enterprises are well posed to improve their image and reputation, boost sales, reduce marketing and customer retainment costs, review their product range, and safeguard their market position by reducing competition and enhancing customer loyalty, which leads to improved performance during and after the pandemic.

Empirical Studies on Covid 19, Digital Marketing and Customer Satisfaction

Attempts to analyse, measure and determine customer satisfaction together with its determinants have been surrounded by several contrasting ideas. This can be displayed by Cengiz's (2010) study entitled measuring customer satisfaction: must or not. Arguments behind such a study portray customer satisfaction as influenced by the quality of services the business offers rather than individual customers' circumstances.

In other words, the study considers that firm-specific determinants are of huge importance in determining customer satisfaction and that measuring customer satisfaction might not be necessary, as firms are always required to provide quality services and products meeting customers' needs and wants. As a result, Hill, Brierley and MacDougall (2017) proposed the use of firm-specific and individual-specific determinants of customer satisfaction. This mirrors McColl-Kennedy and Schneider's (2000) study attempts aimed at suggesting what to include when measuring customer satisfaction, why it is vital to measure it and how to measure it so as to enhance total quality management. On the contrary, Rust and Zahorik (1993) advocated firms to strictly focus on customer satisfaction citing that it is instrumental for customer retention and enhancing market share. In that regard, studies on customer satisfaction continue to be surrounded by controversies demanding further examinations.

Moving further, connections and implications of customer satisfaction can be seen as attached to various aspects and concepts. For instance, a study by Mithas, Krishnan and Fornell (2005) opines that customer relationship management applications affect customer satisfaction. This is vital, especially at a time when the pandemic has affected sales and revenue inflow (Bartik et al., 2020; Donthu & Gustafsson, 2020; Gregurec, Tomičić Furjan & Tomičić-Pupek, 2021). Therefore, the manner in which businesses responded to the pandemic by involving customer relationship management strategies influences the extent and manner they influence their customers' satisfaction. Similarly, Bergman and Klefsjö (2010) recommend the importance of shifting from customer needs to improving quality so as to boost customer satisfaction.

Meanwhile, Mason, Narcum and Mason's (2020) study on Covid-19 outlined that the pandemic triggered changes in consumer decision-making. The resultant effects have manifested in the form of changes in preferences or a reduction in the consumption of certain products compared to others. The reasons have little or no connection with customer satisfaction implying that the pandemic introduces different variables influencing customer satisfaction.

Chen et al. (2020) studying the effects of the COVID-19 pandemic on user experience with online education platforms in China, noted that system problems reducing or adversely affecting user experience cause dissatisfaction that in turn

reduces the use of online platforms. In a related experience, Ozuem et al. (2021) established that customers' responses to online service failure manifest in the form of reduced use of online services. In other words, using digital marketing must enhance user experience leading to improved satisfaction for users to continue using the digital platforms. Such aligns with Parasuraman's proposition on service quality and is called upon by business enterprises using digital marketing platforms (Zeithaml, Parasuraman & Malhotra, 2002). The effects of such propositions are evident in a study by Monmousseau et al. (2020) on managing the satisfaction enjoyed by US Airlines passengers during the pandemic era. As such, they not a decline in service use denoting dissatisfaction and related reasons were linked to poor service quality. Similar results were obtained in an educational context as Chenn et al. (2020) analysed user satisfaction with online education platforms in China during the COVID-19 pandemic. This eventually leads to conclusions being made that service quality is an instrumental determinant of customer satisfaction and should be accompanied by each digital marketing platform or tool applied during and after the pandemic.

Brandtner et al. (2021) provided evidence of the existence of other limitations affecting customer satisfaction. Their study drew ideas from examining the effects of the pandemic on the customer end of retail supply chains. Issues such as lack of convenience, time inefficiency and constant disruptions were noted as undermining customer satisfaction. This broadens the study of satisfaction enjoyed by customers from using the business' products and digital platforms and calls for managers to constantly improve the quality of their digital marketing platforms or tools. Thus, the existence of lack of convenience, time inefficiency and constant disruptions will serve to indicate dissatisfaction and poor service quality.

Prasetyo et al. (2021) conducted a study that determines the factors affecting customer satisfaction and loyalty in online food delivery services during the COVID-19 pandemic. Their findings were relatively similar to Brandtner et al. (2021) study findings depicting problems linked to lack of convenience, time inefficient and constant disruptions as obstacles causing dissatisfaction among consumers. Additionally, it was discovered and suggested that open innovation is the key solution to dealing with affecting online systems. Again, such discoveries and suggested measures point to businesses improving and innovating their digital marketing platforms or tools. The implications of their study findings point to Szymanski and

Henard's (2001) meta-analysis of customer satisfaction revealing customer satisfaction as a multifaceted concept comprising several determinants. Therefore, businesses and enterprises are urged to apply different approaches when devising their customer satisfaction measures during and after the pandemic.

Meanwhile, there have been significant contemporary attempts made to further study interactions between digital marketing on customer satisfaction before and during Covid-19. For instance, Reddy, Jagadeesan and Lakshmi (2022) conducted a study analysing the effect of digital marketing on customer satisfaction during Covid-19 in Telangana. It was disclosed that digital marketing is instrumental in creating prerequisites for better business management and planning that are pivotal for enhancing customer satisfaction. Moreover, their findings also connected the benefits of improving the quality of products and services to customer satisfaction as has been suggested in prior studies (Tien et al., 2020).

Lazuardi and Sudaryo (2022) applied digital marketing and customer satisfaction concepts in analysing their implications on Bank Jabar Banten Syariah's corporate image. It was revealed that there are substantial improvements in service quality accompanied by efficiency in collecting, processing, analysing and interpreting information required in implementing numerous banking programs and activities. Furthermore, improvements in the transparency of banking processes were also observed resulting in improvements in the bank's corporate image. Thus, it can be inferred that the benefits of digital marketing and customer satisfaction initiatives undertaken by MLEs will extend to trigger other benefits in the form of a better corporate image. In that regard, MLEs are strongly advised to improve their digital marketing and customer satisfaction programs and strategies.

Ilyas et al. (2021) noted that that are moderating effects on the connection linking digital marketing and customer satisfaction. Their findings established that digital marketing influences customer perceived value through customer satisfaction on customer loyalty. This again mirrors Lazuardi and Sudaryo's (2022) study findings in highlighting other key benefits of improving customer satisfaction using digital marketing initiatives targeted at improving customer perceived value and customer loyalty.

In their attempt to establish the nature of the connection between digital marketing and customer satisfaction, Kitsios et al. (2021) found that digital marketing platforms improve customer satisfaction through eWOM. However, the feasibility of digital marketing moderating the effects of the pandemic undermining customer satisfaction was not addressed as suggested in prior studies (Adam et al., 2020; Negoiţă et al., 2018). This is vital at a time when the pandemic severely affected company operational activities, sales, and revenue inflows (Bartik et al., 2020; Donthu & Gustafsson, 2020; Gregurec, Tomičić Furjan & Tomičić-Pupek, 2021). Furthermore, Dastane (2020) highlighted contrasting arguments surrounding the mediating effects underlying digital marketing. The findings revealed that customer relationship management mediates the relationship between digital marketing and online purchase intention. Thus, such empirical reviews denote that attention to analysing the moderating effects of

Manju and Kavitha (2021) shed more light on the interaction between digital marketing and customer satisfaction citing that it is important for creating contemporary diversified programs and tools for attracting and engaging customers to achieve a higher level of customer loyalty. The related improvements in customer satisfaction triggering improvements in customer loyalty were linked to better service quality and increased cost optimization opportunities allowing customers to enjoy high-quality services at relatively low costs. This aligns with previous suggestions made by Negoiţă et al. (2018) denoting that digital marketing activities, tools and programs are vital in achieving cost optimization.

In light of the above-mentioned ideas established from the literature review, digital marketing and customer satisfaction are interconnected but more is required to further explore the exact nature of the connection, especially in the context of MLEs. This is because there are limited examinations in this area covering the connectedness between digital marketing and customer satisfaction during and after the pandemic. For instance, Hasanat, Hoqueb and Hamid (2019) link the connection between digital marketing and customer satisfaction to customer loyalty and customer relationship management. Though their study was conducted at a time the pandemic was being first felt, there are no embedded traces denoting the potential effects of any crisis on such connections. Building further, Bakri (2020) analysed the effectiveness of advertising in digital marketing on customer satisfaction during the pandemic. Despite the

pandemic negatively affecting operational activities, sales, and revenue inflows (Bartik et al., 2020; Donthu & Gustafsson, 2020; Gregurec, Tomičić Furjan & Tomičić-Pupek, 2021), their study neglects proposed suggestions made about the benefits of using digital marketing to improve the quality of products and services and creating prerequisites for better business management and planning are conceivable (Tien et al., 2020). This also includes other benefits linked to circumstances created by the pandemic and how they boost businesses' operational activities during and after the pandemic (Bartik et al., 2020; Donthu & Gustafsson, 2020; Gregurec, Tomičić Furjan & Tomičić-Pupek, 2021). In another instance, Adam et al. (2020) assessed the role of digital marketing platforms on supply chain management for customer satisfaction and loyalty in SMEs. Again better supply chain management is emphasised as the key to improving customer satisfaction, but the potential disruptions in supply chain management caused by the pandemic were not considered (Bartik et al., 2020; Donthu & Gustafsson, 2020; Gregurec, Tomičić Furjan & Tomičić-Pupek, 2021). This is contrary to prior indications made by Mahalaxmi and Ranjith (2016). suggesting improvements in digital marketing to boost customer purchase decisions in Trichy. Such suggestions consider and acknowledge the adverse effect of the pandemic on consumers' purchase decisions and how any other circumstances during and after the pandemic can be manipulated to enhance both purchase decisions and satisfaction. It, therefore, remains clear that there are unresolved ideas about the connections between digital marketing and customer satisfaction during and after the pandemic, that this study seeks to uncover. As a result, the next section looks at the underlying connections and establishes their related hypotheses.

Hypotheses Development

Problems posed by Covid 19 are still being explored (Nguyen et al., 2020; Sharma & Jhamb, 2020), and more is needed to explore such problems in areas like retail clothing. This justifies the need to undertake this study in the area of retail clothing. Furthermore, not much has been done to explore digital marketing and covid 19 relationships in the context of retail clothing as studies focus on areas like teaching (El Junisi, 2020), hotels (Purwanti, 2021), etc., thereby neglecting areas like retail clothing. Thus, this study intends to address these issues by focusing on Erbil, Iraq's retail clothing shops.

The effects of Covid 19 on digital marketing

Adopting digital marketing strategies is essential for dealing with Covid 19's effects on shopping and operational activities. Digital marketing platforms are not only used to sell products but also to collect information and feedback from customers about the firm's products and services (Chaffe & Ellis-Chadwick, 2019). In this way, firms will be able to deal with Covid-19-related circumstances limiting customers' shopping activities. Additionally, digital marketing proves to be essential for dealing with Covid 19 induced problems limiting customers' shopping activities, especially when quarantine and other health and safety protocols are directly and physically limiting them from accessing certain retail services (Ali, 2020; Sharma & Jhamb, 2020). Hence, it can be asserted that the prevalence of the pandemic causes both customers and business enterprises to adopt digital marketing platforms and tools. Therefore, a hypothesis that represented such effects was formulated as follows;

- **H_1:** Covid 19 induced problems limiting customers' shopping have a significant relationship with the use of digital marketing platforms and tools.

The effects of Covid 19 on customer satisfaction

Covid 19 has been responsible for the introduction of physical movement restrictions imposed on customers by governments as they attempt to curb the spreading of Covid 19 (Nguyen et al., 2020; Sharma & Jhamb, 2020). Such prevents retail customers from directly accessing certain physical services and products enhancing their satisfaction. Traditional shopping methods are restricted during the lockdown and retail stores have struggled to maintain customer satisfaction, especially when customers are afraid of engaging in their normal retail shopping activities because of the fear of contracting Covid. Having limited physical access to retail products and services hinders retail customers from making certain important decisions and choices affecting their satisfaction. therefore, we can consider Covid 19 as having adverse effects on customer satisfaction. Such effects are expressable in the form of a hypothesis as follows;

- **H_2:** Covid 19 has a significant relationship with customer satisfaction.

The effects of digital marketing on customer satisfaction

Related studies consider digital marketing as having direct and indirect positive effects on customer satisfaction (El Junusi, 2020; Purwanti, 2021). This is because customers can access information about the retail store at home or any other place (Chaffe & Ellis-Chadwick, 2019). Furthermore, contemporary digital marketing platforms allow customers to use digital fitting applications allowing them to virtually fit items like clothes, earrings, bracelets etc., at home without actually visiting the store. In other words, digital marketing platforms allow firms to provide customers with the required product and service information that is essential for making vital decisions. Thus, having the right product and service information causes customers to maximise their utility and satisfaction derived from consuming the sold retail products and services. Digital marketing can be used to deal with retail shopping problems caused by Covid 19 situations (Nguyen et al., 2020; Sharma & Jhamb, 2020). In this way, retail customers will continue having access to both products, services and information essential for improving the satisfaction their get from making the right choice and decision. That is, digital marketing causes customers to derive more satisfaction from buying the right retail products and effectively engaging in acceptable and proper retail services. In other words, digital marketing has a positive effect on customer satisfaction. Such a connection can be tested using a hypothesis that is developed as follows;

- **H₃:** Digital marketing has a significant relationship with customer satisfaction.

The moderating effects of digital marketing

Studies have shown that digital marketing is important for easing the effects of Covid 19 on traditional retail shopping activities (Nguyen et al., 2020; Sharma & Jhamb, 2020). As such, customers will have access to product and service information at any point in time. Hence, problems like the lockdown and quarantine restrictions will have little or no bearing on customers' retail shopping activities, information needs, buying behaviour and decision-making. This entails that digital marketing reduces Covid 19's adverse effects on customer satisfaction and this can be written in the form of a hypothesis as follows;

- **H₄:** Digital marketing has significant moderating effects on the relationship between Covid 19's and customer satisfaction.

The provided relationships can be expressed in the form of a conceptual model shown in Figure 1 where the arrows represent the portrayed effects and hypotheses.
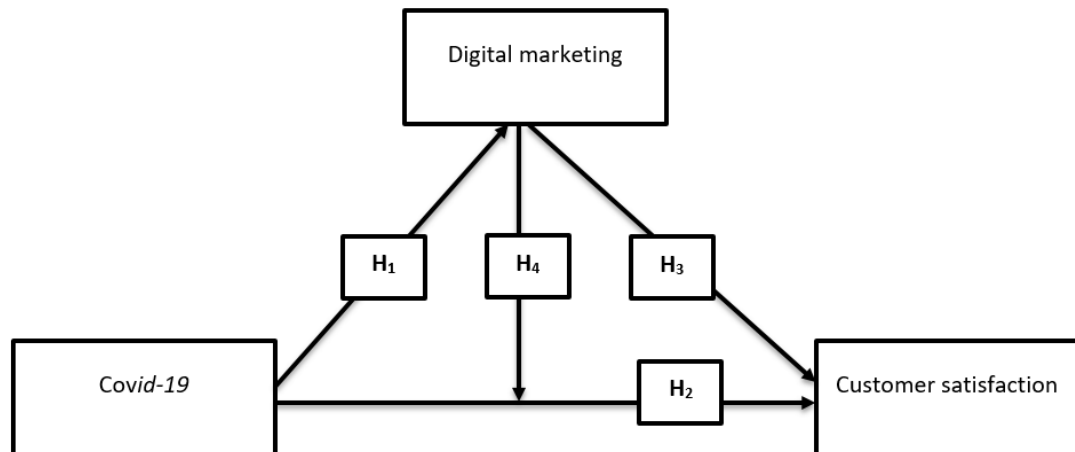
Figure 2.1: Conceptual framework

CHAPTER III

Research Methodology

Introduction

This section of this study is dedicated to the description of procedures applied in analysing the moderating effects of digital marketing on the relationship between Covid 19 and customer satisfaction using insights from MLEs' perspectives. Thus, this section looks at the applied factor analysis tests, data collection method, data analysis procedures, reliability and validity tests, model fitness tests, ethical considerations and study limitations.

Research Design

The study uses a quantitative research method in analysing the moderating effects of digital marketing on the relationship between Covid 19 and customer satisfaction. Quantitative research methods are important because they produce reliable, precise and consistent results (Vogt, 2011). Moreover, Apuke (2017) contends that the quantitative research method provides descriptive data. Other benefits such as broadening the study (Park & Park, 2016), and getting hands on a larger sample (Powell, 2020) accurately generalising results across an even wider group of people (Vogt, 2011) are also obtainable from using quantitative research methods.

The processes involved the collection of data using a questionnaire and the deployment of a structural equation modelling data analysis approach to analyse the collected data. The process was accompanied by factor analysis, path analysis, validity and reliability tests, and model fitness tests.

Population and Sampling Methods

According to Taherdoost (2016), sampling is a sample size determination method used to select an appropriate number of sampling units required to provide an accurate description of the entire population. In another word, sampling uses a representative number of units to infer study judgements about the entire population. This is important, especially when studying the entire population is costly and difficult

to accomplish. This aligns with study propositions suggesting that sampling enhances study convenience (Berndt, 2020) while other contend that it is essential for focusing on important study subjects are avoiding including irrelevant details (Etikan, & Bala, 2017; Taherdoost, 2016). It is in this regard that sampling was used to determine the required number of subjects essential for providing details about the moderating effects of digital marketing on the relationship between Covid 19 and customer satisfaction.

Regarding the study population, the study focused on clothing companies in Erbil, Iraq and this is because these retail companies are increasingly resorting to advanced digital marketing strategies to prevent losing business due to the effects of Covid 19. Furthermore, they are using digital marketing strategies to enhance customer satisfaction during periods where Covid 19 has restricted the physical access of certain important product and service information needed in making rational decisions capable of improving retail customers' satisfaction. In order to determine the sample size, the study applied convenience sampling which is a sampling method used to select sampling subjects based on subjects that are closer and more convenient to the researcher (Berndt, 2020). In addition, studies support the use of convenience sampling citing that it results in cost-effective data collection and quickly provides the required results (Etikan, & Bala, 2017; Taherdoost, 2016).

6 Medium to Large Enterprises (MLEs) retail clothing shops in Erbil, Iraq were considered and these shops had a total of 665 employees. As a result, the following sample size that is widely applied in academic studies in determing the sample size was applied (Chaokromthong & Sintao, 2021; Kuswanto, Pratama & Ahmad, 2020).

$$\text{Sample size} = \frac{Total\ population}{1+Population\ (Margin\ of\ error)^2} \dots\dots\dots\dots\dots\dots\dots\dots\dots\ (3.1)$$

$$\text{Sample size} = \frac{665}{1+665\ (0.05)^2} \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\ (3.2)$$

Expression 3.2's computations provided a sample size of 249.77. Thus, a sample size of 250 managers of Medium to Large Enterprises (MLEs) retail clothing shops in Erbil, Iraq was considered. Therefore, 250 questionnaires were randomly distributed to employees of MLEs retail clothing shops in Erbil, Iraq because of their

increased adoption of digital marketing strategies compared to other provinces. 238 questionnaires were collected and this represented a response rate of 95.20%.

Data Collection Procedures and Materials

The data was collected using a questionnaire that will be developed using related empirical ideas (Ali, B. (2020; El Junusi, 2020; Pandey, Nayal & Rathore, 2020; Sharma & Jhamb, 2020). However, the questionnaire was modified so that it remains highly reliable and valid in addressing the stated research questions. The questionnaire was composed of three sections, demographic section, digital marketing section, Covid-19 section and customer satisfaction section. Each of the sections will have a total of 15 items. A 5-point Likert scale corresponding to 1= strongly disagree, 2=disagree, 3=not sure, 4=strongly agree and 5=strongly agree was used to measure digital marketing and Covid 19 variable items and the scale. On the other hand, customer satisfaction was measured using a different 5-point Likert scale corresponding to 1=very dissatisfied, 2=dissatisfied, 3=neither dissatisfied nor satisfied, 4=satisfied, and 5=very satisfied. The data collection process was carried out from the first of July to the 3rd of August 2022.

Data Analysis Procedures

The collected data were analysed using the structural equation modelling (SEM) technique. This is because the moderating effects of digital marketing have been calling for attention which has not been provided by academic studies. Besides, related studies use qualitative data analysis methods (Andaç, Akbiyuk & Karkar, 2016) and regression analysis and neglected moderating effects (Zouari & Abdelhedi, 2021) in analysing the interaction between the connection linking digital marketing, Covid 19 and customer satisfaction. In addition, SEM allows the researcher to explore the structural relationships between the variables (Mustafa, Nordin & Razzaq, 2020). Furthermore, SEM is important for analysing the moderating effects of digital marketing on the relationship between Covid 19's and customer satisfaction.

Meanwhile, SEM uses a combination of factor analysis needed in determining the variables' factor loadings (Lomax, 2013; Thakkar, 2020). Factor analysis was applied to examine factor loadings of digital marketing, Covid-19 and customer satisfaction's variable elements. According to McGartland Rubio, Berg-Weger and

Tebb (2001), factor analysis plays a vital role in identifying groups of interrelated variables to see how they are related to each other. As a result, factor analysis identifies the hidden constructs or dimensions that are not apparent from the direct analysis. Ultimately, factor analysis reduces the number of variables in regression models thereby simplifying the data and making it easy to analyse and derive reliable and valid logical explanations (Lomax, 2013; Thakkar, 2020).

Additionally, regression analysis is a part of the structural equation modelling process used to determine the relationships between the variables. The applied regression model follows ideas shown by the provided conceptual model shown in Figure 1 that customer satisfaction (CS) is influenced by the prevalence of Covid 19 (COVID) and how digital marketing (DM) eases challenges posed by Covid 19 and enhances other aspects such as convenience, cost and time effectiveness and service quality, which are the key to improving customer satisfaction. This can be illustrated using the following mathematical form;

$$CS = f[COVID, DM] \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots (3.3).$$

A constant (α) and parameters β_1 and β_2, and an error term (μ) were introduced to expression (3.3) resulting in the following regression model;

$$CS = \alpha + \beta_1 COVID + \beta_2 DM + \mu \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots (3.4).$$

Thus, the regression model specified by expression 3.4 was used for guiding the SEM estimation process. This was accomplished using the Smart PLS data analysis program.

Reliability and validity test results

Cronbach's alpha test was used to check the variables' internal consistency. The guideline was that variables with alpha values ranging from 0.70 to 0.90 are reliable and acceptable (Hair et al., 2017; Sarstedt, Ringle & Hair, 2021). A similar benchmark was used as a criterion for establishing the variables Covid-19, digital marketing and customer satisfaction's composite reliability (Hair et al., 2017; Sarstedt, Ringle & Hair, 2021).

Ethical Considerations

The researcher applied for ethical approval to use the questionnaire from the research institution's ethical committee. The goal was to ensure that it abides by acceptable ethical standards. Such procedures were also used in ensuring that respondents are well informed about the research process and their rights. It is through this process that researchers were fully informed of the purpose of the study, supposed benefits, privacy and participation details. Ethical approval was successfully granted and the researcher abided by the stipulated conditions and thus, ensured that the research met acceptable research ethical standards.

Limitations and Delimitations

The major limitations relate to the restricted number of participants and applied judgemental sampling method in determining the study's sample size. In addition, the study focuses on Medium to Large Enterprises (MLEs) retail clothing shops in Erbil and does not consider other retail clothing shops outside Erbil. Therefore, the findings will not be generalisable for use in other cities in Erbil and other countries.

CHAPTER V

Data Analysis and Presentation

The presented findings are based on an examination of 238 responses gathered from Medium and Large Enterprises (MLEs) in Erbil, Iraq analysed using a combination of SPSS version 24 with the assistance of the Andrew F Hayes data analysis macro. Hence, this chapter lays a foundation on which both discussions and managerial and theoretical implications will be derived.

General Information of the Medium and Large Enterprises

The primary focus of the study was to analyse the MLEs' monthly revenue inflows to obtain a better understanding of the possible effects of the Covid-19 pandemic and how digital marketing was used to either reduce or reverse such effects. The presented findings showed that low monthly revenue was earned by the MLEs with two companies earning as low as between US\$5000-US\$10000 on monthly basis. 13 MLEs were recorded as obtained monthly revenue inflow of between US\$11000-US\$15000 as depicted in Figure 2. Such low monthly revenue can be attributed to established findings denoting a reduction in both operational activities and capacity challenges posed by the pandemic resulting in a decline in revenue inflows (Donthu & Gustafsson, 2020; Shafi, Liu & Ren, 2020).
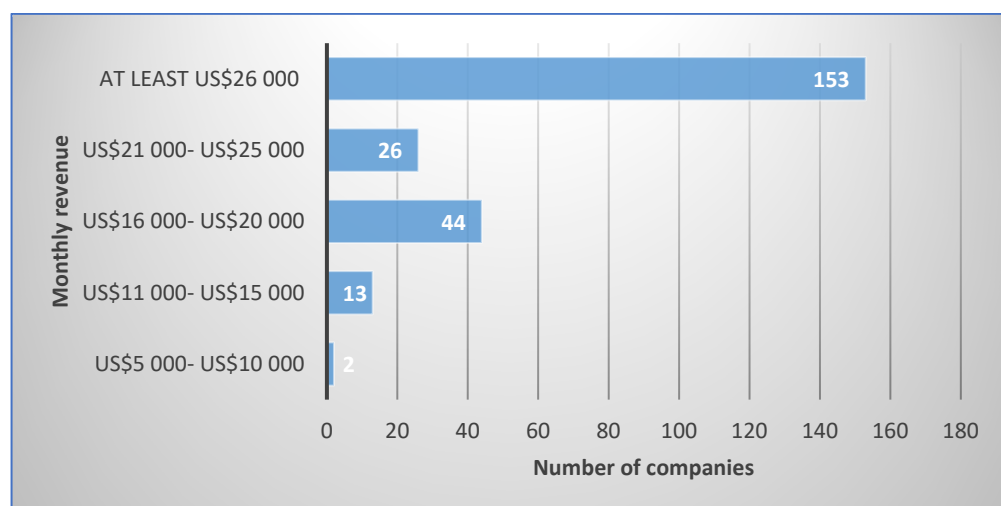

Figure 2.

MLEs' monthly revenue inflows

Nonetheless, 44 companies amassed monthly revenue inflows of US$16000-US$20000, which is relatively when converted to an annual range of US$192000-US$240000. This signifies that certain industries well relatively cushioned from the pandemic's effects as suggested by Donthu and Gustafsson (2020) who noted that certain industries such as technology firms benefit from the pandemic as demand for ICT services, infrastructure and online platforms like Facebook, WhatsApp, Twitter and Instagram for marketing and informational purposes. Similarly, 26 companies made between US$21000-US$25000, while 143 companies made huge monthly revenue of at least US$26000. This partially sets a stage upon which the pandemic's effects together with possible roles of digital marketing on MLEs can be established.

In line with the above-established findings, the study proceeded in determining the MLEs' type of online presence. Based on Figure 3's presented findings, it can be seen that 44% of the MLEs' online presence was largely dominated by social media pages such as Twitter and Facebook. Ecommerce websites were ranked second constituting 15% of the MLEs' online presence. 14% was dedicated to information websites, 12% to telephones, 10% to brochure websites and 5% to other forms of an online presence. Hence, it is important to further set an idea-building stage that the MLEs' had a huge diverse online presence characterised by the use of various MLEs' online presence platforms and/or programs.
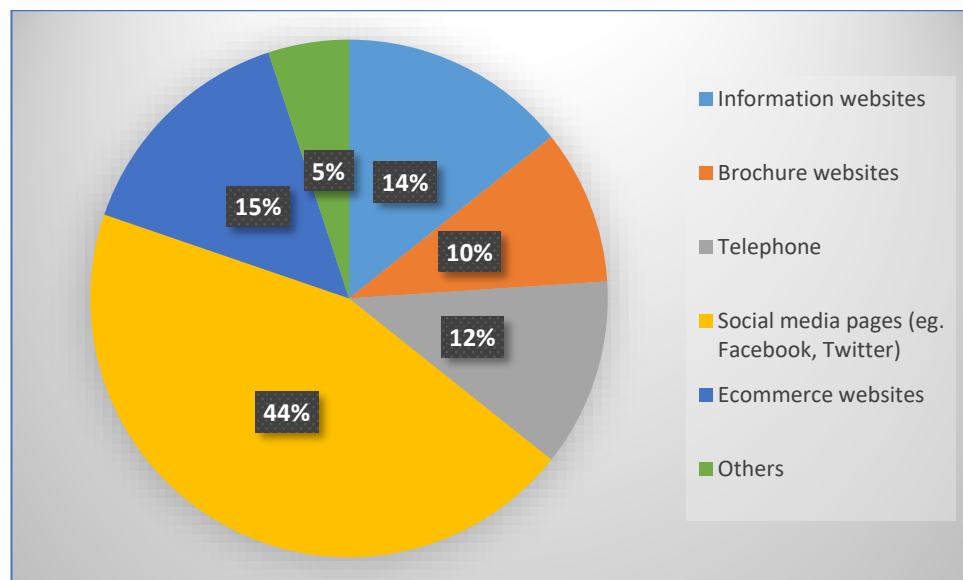

Figure 3.

MLEs' online presence

Figure 3 results set a good tone for determining the MLEs' frequent use of digital marketing platforms. Hence, Figure 4 was used to achieve such gaols and it can

be seen that 77% of the MLEs use digital marketing platforms more than 5 times a month. Such initiatives can align with Chaffey and Ellis-Chadwick's (2019) propositions denoting that reaching new and more customers requires the constant and continuous engagement of customers. Moreover, the high use of social media pages as shown in Figure 3 demands that companies use modern e-commerce platforms to disseminate and retrieve information from customers amid inevitable high competition levels (Bala & Verma, 2018; Mandal & Joshi, 2017).
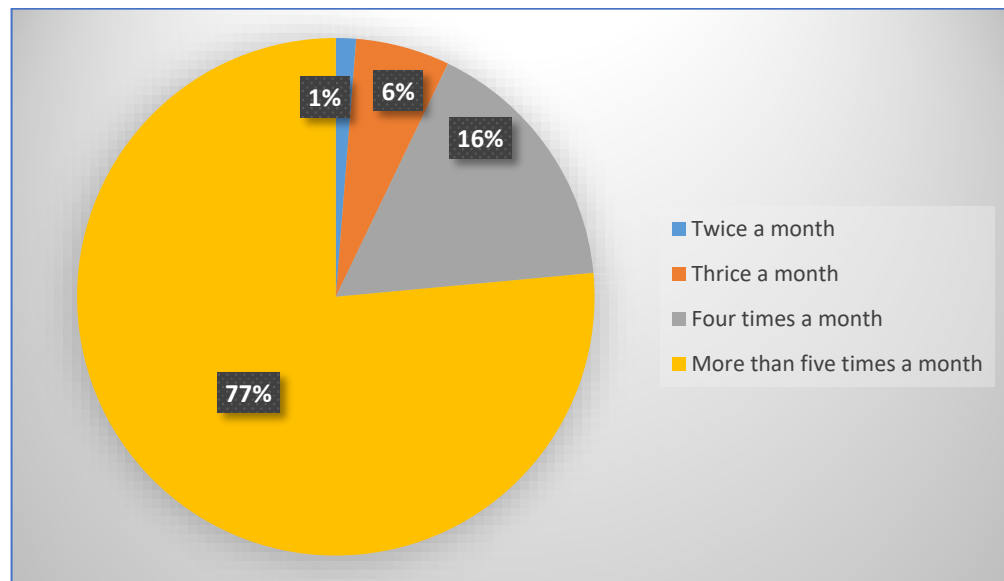
Figure 4.

MLEs' frequent use of digital marketing platforms

It is also evident that 16% of the MLEs make use of digital marketing platforms four times a month and this again mirrors Chaffey and Ellis-Chadwick's (2019) suggestions about the importance of reaching new and more customers by constantly and continuously engaging their customers. Cases of infrequent use of digital marketing platforms are limited with 6% using digital marketing platforms three times a month and 1% two times a month. In such regard, ideas provided by Mandal and Joshi (2017) can be used to support such findings as they indicated factors like revenue inflow, target market etc., as influencing the frequent use of digital marketing platforms.

Bala and Verma (2018) established a positive connection between the frequent use of digital marketing platforms and accumulated sales revenue. Though this study does not test such a relationship at this stage, it is essential to note that 88% of the MLEs indicated that they generated between 61-80% of their sales from building an online presence using digital marketing platforms as displayed in Figure 5.
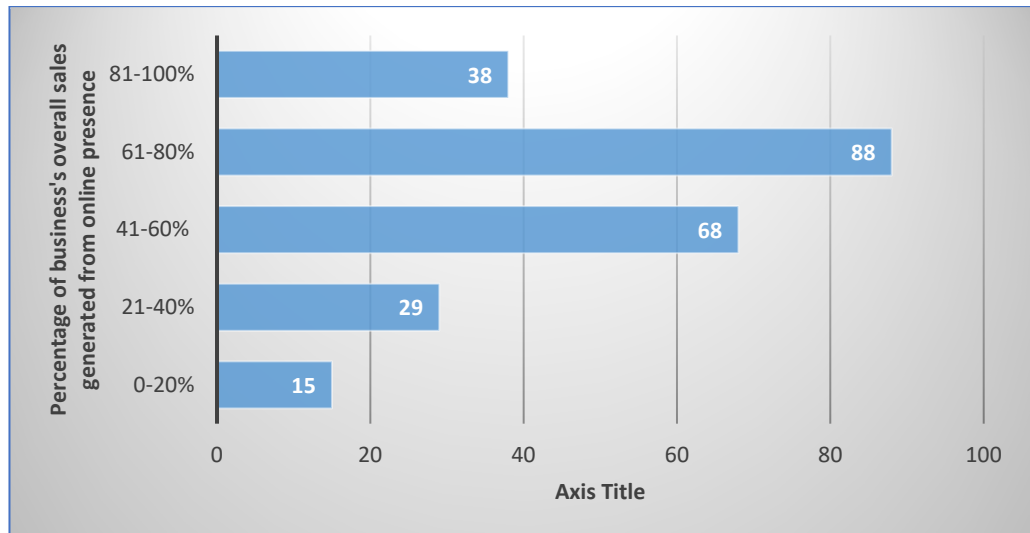
Figure 5.

MLEs' Percentage of business's overall sales generated from online presence

Additional information displayed in Figure 5 also denotes that 68% of the MLEs derive 41-60% of their overall business sales from building and maintaining an online presence. Only 38% of the MLEs derive 81-100% of their overall business sales from building and maintaining an online presence. This possibly indicates a switch from traditional marketing strategies to digital marketing platforms (Bala & Verma, 2018).
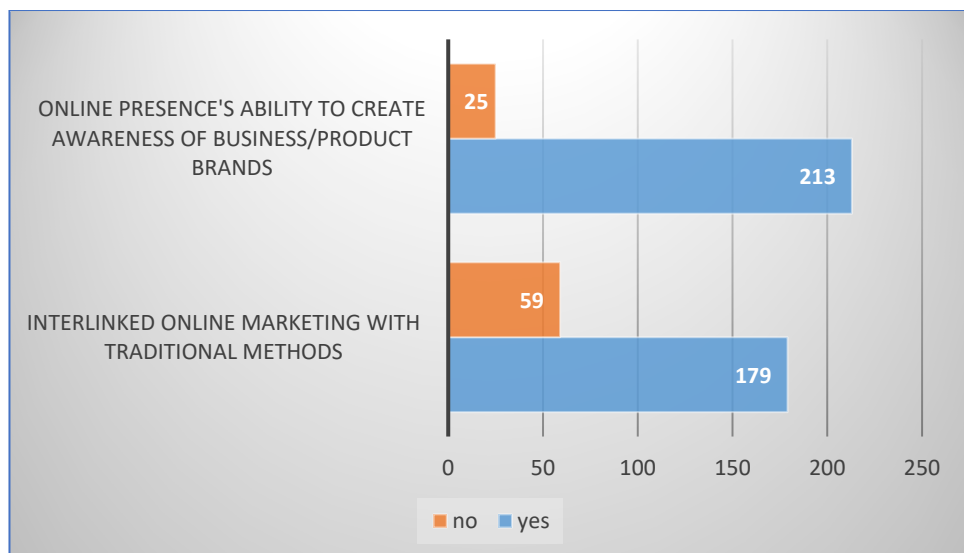
Figure 6.

MLEs' business awareness and connection with traditional methods

Low derived overall business sales from building and maintaining an online presence of between 0-20% were observable among 15 MLEs while 15 MLEs derived

21-40% of their overall business sales from building and maintaining an online presence.

Lastly, as part of efforts to analyse the MLEs' general information, details the respondents were asked to rate on a scale of 1-5, how effective are 8 online tools platforms (Websites, Facebook, Twitter, Instagram, WhatsApp, Online stores, Internet ads, and Blogs) on a scale of 1 to 5 (1=very ineffective and 5=very effective). Online stores were ranked first in terms of very effectiveness meaning that it is more proper and profitable for MLEs to market their products using online stores. Facebook was ranked second (n=187), Instagram third (n=170), Websites fourth (n=103), WhatsApp fifth (n=87), Twitter sixth (n=21), internet ads seventh (effective=33), and blogs eighth (n=0) as displayed in Table 1.

Table 1.

MLEs' effective online tools

	Responses					Rank
	Very ineffective	**Ineffective**	**Neither ineffective nor effective**	**Effective**	**Very effective**	
Websites	-	-	-	135	103	**4**
Facebook	-	-	4	47	187	**2**
Twitter	-	139	27	51	21	**6**
Instagram	-	7	18	43	170	**3**
WhatsApp	-	11	4	136	87	**5**
Online stores	-	-	-	20	218	**1**
Internet ads	104	57	44	33	-	**7**
Blogs	14	196	28	-	-	**8**

Factor Analysis Results

Factor analysis was used in this study to determine which variable constructs are related. A benchmark of 0.70 was used to choose the variables that are related and will enhance the validity of the estimated SEM (Lomax, 2013; Thakkar, 2020). The provided Table 2 results show that 6 Covid-19, 8 digital marketing and 7 customer satisfaction variable constructs were related. Hence, such constructs were deemed capable of enhancing the validity of the estimated SEM in explaining the moderating effects of digital marketing on the relationship between Covid-19 and customer satisfaction.

Table 2.

Factor analysis results

No.	Selected constructs	Loadings
COV	My sales units declined because of the Covid 19 pandemic.	0.74
COV	The Covid 19 pandemic has forced me to switch from using traditional marketing channels to using digital marketing platforms like Facebook.	0.81
COV	I have innovated my shop's marketing and advertising tools so as to deal with the effects of the Covid 19 pandemic.	0.72
COV	I now use more online and social media marketing activities since the start of the Covid 19 pandemic.	0.84
COV	There are now several available online marketing and advertising platforms since the start of the Covid 19 pandemic.	0.82
COV	Online marketing and advertising programs have become expensive because of Covid 19.	0.76
DM2	Digital marketing makes it easy for me to engage more customers in different locations.	0.71
DM4	The speed at which I engage customers using digital marketing is extremely high.	0.81
DM7	Our customers are constantly well informed of our activities on our digital platforms.	0.80
DM8	Customers always click email links and call-to-action buttons shown on our digital platforms.	0.86
DM9	Customers always click and give good impressions several times on our digital content	0.78
DM10	Our digital platforms have services allowing customers to buy products online.	0.73
DM11	Digital marketing platforms are used as part of the company's customer care initiatives.	0.84
DM2	Digital marketing makes it easy for me to engage more customers in different locations.	0.86
CS1	Customers' engagement levels.	0.70
CS2	Customers' response levels.	0.81
CS3	Customers' purchase experience levels.	0.74
CS6	Information acquired from digital platforms like Facebook, Websites, etc.	0.83
CS8	The number of online spheres or activities your brand is taking part in.	0.72
CS9	The number of customers talking about my brand online as compared to the retailer's competitors.	0.70
CS10	The extent to which my brand campaigns and content effectively interact with customers online and on other social media platforms.	0.84

Descriptive Statistics Results

Mean and standard deviation was used as part of the descriptive analysis approach used to examine the selected 6 Covid-19, 8 digital marketing and 7 customer satisfaction variable constructs. Table 3 findings reveal that the respondent MLEs strongly agree that the Covid 19 pandemic has forced me to switch from using traditional marketing channels to using digital marketing platforms like Facebook as

evidenced by a mean value of 4.98 with a standard deviation of 0.66. this reflects the need and importance of innovative marketing strategies so as to avert the problems and challenges posed by the pandemic on the companies' revenue streams (Dimitrova, 2021). Similar agreements about the companies now using more online and social media marketing activities since the start of the Covid 19 pandemic as evidenced by a mean value of 4.85 with a standard deviation of 0.68 and that online marketing and advertising programs have become expensive because of Covid 19 evidence by a mean value of 4.85 with a standard deviation of 1.37. Though the MLEs' response about them having innovated their shop's marketing and advertising tools so as to deal with the effects of the Covid 19 pandemic is relatively the lowest in terms of the computed mean values, it is relatively within the strongly agreed range as indicated by a mean value of 4.58 linked to a standard deviation of 0.66. this shows the importance of innovating operations as suggested by Dimitrova (2021) and implies that digital marketing is an innovative way and tool companies can resort to during the pandemic and other disastrous times.

Table 3.

Descriptive statistics of the selected Covid-19 constructs

No.	Selected constructs	Mean	Std. Dev
COV7	My sales units declined because of the Covid 19 pandemic.	4.72	0.67
COV9	The Covid 19 pandemic has forced me to switch from using traditional marketing channels to using digital marketing platforms like Facebook.	4.98	0.66
COV10	I have innovated my shop's marketing and advertising tools so as to deal with the effects of the Covid 19 pandemic.	4.58	0.66
COV11	I now use more online and social media marketing activities since the start of the Covid 19 pandemic.	4.85	0.68
COV12	There are now several available online marketing and advertising platforms since the start of the Covid 19 pandemic.	4.45	0.68
COV13	Online marketing and advertising programs have become expensive because of Covid 19.	4.85	1.37

A similar descriptive analysis was conducted for the selected digital marketing constructs using mean and standard deviation computations. The presented results shown in Table 4 denote that there is a high common agreement among the MLEs that digital marketing makes it easy for them to engage more customers in different locations as evidenced by a mean value of 4.74 with a standard deviation of 1.31. Such findings align with previous findings suggesting that digital marketing is advantageous for geographical purposes as it allows companies to reach more customers in different

locations compared to traditional marketing methods (Bhojaraja, 2018). In addition, the selected construct denoting that digital marketing platforms are used as part of their company's customer care initiatives was noted to be of notable concern among the MLEs. This is evidenced by the second highest mean value of 4.62 with a standard deviation of 1.29. According to Bhojaraja (2018), this denotes the multi-benefits of using digital marketing and is similar to the established ideas suggesting that the MLEs' digital platforms have services allowing customers to buy products online as evidenced by a mean value of 4.50   with a standard deviation of 1.28 shown in Table 4. However, the MLEs can be seen as lowly agreeing with the idea that the speed at which they engage customers using digital marketing is extremely high as evidenced by a mean value of 3.81 with a standard deviation of 076. This implies that innovative improvements are required to improve the speed at which digital marketing is used to engage customers.

Table 4.

Descriptive statistics of the selected digital marketing constructs

No.	Selected constructs	Mean	Std. Dev
DM2	Digital marketing makes it easy for me to engage more customers in different locations.	4.74	1.31
DM4	The speed at which I engage customers using digital marketing is extremely high.	3.81	076
DM7	Our customers are constantly well informed of our activities on our digital platforms.	4.12	0.98
DM8	Customers always click email links and call-to-action buttons shown on our digital platforms.	3.94	1.27
DM9	Customers always click and give good impressions several times on our digital content	4.13	1.24
DM10	Our digital platforms have services allowing customers to buy products online.	4.50	1.28
DM11	Digital marketing platforms are used as part of the company's customer care initiatives.	4.62	1.29

Lastly, the study conducted a descriptive analysis of the selected customer satisfaction constructs to which the MLEs' respondents were asked to determine the level of their satisfaction based on their customers' interactive responses on a scale of 1 (Very dissatisfied) to 5 (Very satisfied). The presented Table 5 results show that the MLEs are benefiting a lot from digital marketing in terms of the extent to which their brand campaigns and content effectively interact with customers online and on other social media platforms (mean=4.71 and standard deviation=1.33), the number of customers talking about my brand online as compared to the retailer's competitors

(mean=4.69 and standard deviation=1.31), customers' engagement levels (mean=4.68 and standard deviation=1.31), and the number of online spheres or activities your brand is taking part in (mean=4.54 and standard deviation=1.24).

Table 5.

Descriptive statistics of the selected customer satisfaction constructs

No.	Selected constructs	Mean	Std. Dev
CS1	Customers' engagement levels.	4.68	1.31
CS2	Customers' response levels.	4.18	1.06
CS3	Customers' purchase experience levels.	4. 25	1.18
CS6	Information acquired from digital platforms like Facebook, Websites, etc.	4.33	1.27
CS8	The number of online spheres or activities your brand is taking part in.	4.54	1.24
CS9	The number of customers talking about my brand online as compared to the retailer's competitors.	4.69	1.31
CS10	The extent to which my brand campaigns and content effectively interact with customers online and on other social media platforms.	4.71	1.33

Correlation Coefficient Test Results

The Pearson correlation coefficient test was applied in testing the correlations between Covid-19, digital marketing and customer satisfaction. The study reported a significant positive correlation between digital marketing and Covid-19 of 0.513. this implies that an increase in Covid-19 cases causes more companies to adopt digital marketing. Similarly, Dimitrova (2021) cites that an increase in Covid-19 cases triggers companies to use risk-averse and innovative ways of engaging and marketing products to customers. Such initiatives can cause customers to enjoy increased customer satisfaction as they can shop and buy products in the comfort of their homes.

Table 6.

Correlation coefficient test results

	Covid-19	Digital marketing	Customer satisfaction
Covid-19	1		
Digital marketing	0.513**	1	
Customer satisfaction	0.108	0.687**	1

*** Significant at 0.01*

Most importantly is the reported significant positive correlation between customer satisfaction and digital marketing of 0.687. This can be attached to ideas related to ease of use, time and cost-effectiveness benefits associated with digital marketing and how they ease challenges posed by the pandemic limiting customers' shopping experiences. The reported positive correlation between customer satisfaction and Covid-19 of 0.108. However, some studies consider the pandemic as reducing customer satisfaction because it reduces their personal experiences and physical touch with products and services (Chen et al., 2020; Monmousseau et al., 2020; Ozuem et al., 2021).

Reliability and validity test results

As part of initiatives to determine the reliability of the estimated model, Cronbach's alpha test was used to check the variables' internal consistency. The variables Covid-19, digital marketing and customer satisfaction were highly reliable as their Cronbach's alpha values of 0.78, 0.84 and 0.86, respectively exceeded the minimum benchmark of 0.70 as shown in Table 7 (Hair et al., 2017; Sarstedt, Ringle & Hair, 2021).

Table 7.

Reliability and validity results

Variable	Cronbach's alpha
Covid-19	0.78
Digital marketing	0.84
Customer satisfaction	0.86

Model Summary

Regression analysis was performed using the Andrew Hayes Process macro model number 7 available in SPSS as part of efforts aimed at determining the moderating effects of digital marketing on the relationship between Covid-19 and customer satisfaction. According to the provided model summary results, the first estimation in which the outcome variable is customer satisfaction, the explained variations due to the prevalence of the pandemic and the adoption of digital marketing strategies are 66.84%. The model is significant at 1% (F-statistic=42.17: p=0.00) as presented in Table 8. Secondly, the second model summary results pertained to the

outcome variable digital marketing with a focus on explaining variations caused by the pandemic. The findings show that the pandemic accounted for 53.28% of the observed changes in digital marketing. The second model is significant in explaining changes in digital marketing (F-statistic=42.17: p=0.00). Both models have respective low MSE values of 0.6381 and 0.8875, which indicates that the regression line is close to a set of actual values (Beale et al., 2010).

Table 8.

Model summary results

Outcome variable	R	R-Sq	MSE	F	Df1	Df2	p
Customer Satisfaction	0.7928	0.6684	0.6381	42.17	2.00	236	0.000
Digital Marketing	0.7436	0.5328	0.8875	62.44	1.00	237	0.000

Following the successful establishment of the model, the study proceeded to examine the structural connections linking the variables Covid-19, digital marketing and customer satisfaction.

Regression and/or Path Analysis Results

Preliminary examinations made from the path analysis results show that there is a moderate and significantly positive interaction of 0.620 spanning from Covid-19 to digital marketing. This is in agreement with provided suggestions arguing that digital marketing is a risk-averse marketing strategy that is essential in dealing with Covid-19-related circumstances limiting traditional shopping activities (Chaffe & Ellis-Chadwick, 2019), operational activities (Ali, 2020), sales and revenue inflow (Sharma & Jhamb, 2020). Such problems were highly prevalent because quarantine and other health and safety protocols directly and physically limited customers from accessing certain retail products and services causing a decline in operational activities, sales, revenue and profitability (Ali, 2020; Chaffe & Ellis-Chadwick, 2019; Sharma & Jhamb, 2020). Thus, hypothesis one was accepted and aligns with propositions made by the TAM contending that technology and information systems such as digital marketing platforms are adopted to ease operations and hence perceived benefits (Alzubi et al., 2018; Matikiti et al., 2018).

Following the establishment of a negative effect spanning from Covid-19 to customer satisfaction of -0.589, it can be held that hypothesis three holds valid in the

context of Islamic banks. Supporting ideas by Nguyen et al. (2020) and Sharma and Jhamb (2020) demonstrate that Covid 19 has been responsible for the introduction of physical movement restrictions imposed on customers by governments as they attempt to curb the spreading of Covid 19. As a result, such problems have been preventing retail customers from directly accessing certain physical services and products thereby reducing their satisfaction.

Table 9.

Regression analysis results

	Coefficient	Se	t	p	LLCI	ULCI
Constant	1.742	0.161	10.795	0.000	1.6284	2.7679
COV19 -> DM	0.620	0.038	16.315	0.000	0.2957	0.5016
COV19 -> CS	-0.589	0.075	-8.173	0.000	0.3240	0.5199
DM -> CS	0.741	0.100	7.410	0.000	0.2878	0.4963

On a large note, the significant positive contributions of digital marketing to customer satisfaction were held valid leading to hypothesis two being accepted. This is because an improvement in digital marketing by 1 unit can be seen as causing an improvement in customer satisfaction by 0.741 units as shown in Table 9. This can be supported by previous related studies outlining that digital marketing has both direct and indirect positive effects on customer satisfaction (El Junusi, 2020; Purwanti, 2021). Furthermore, Chaffe and Ellis-Chadwick (2019) contend that digital marketing allows customers can access information about the retail store at home or any other place. Examples can be related to contemporary digital marketing platforms allowing customers to use digital fitting applications allowing them to virtually fit items like clothes, earrings, bracelets etc., at home without actually visiting the store.

Conditional Indirect Effects

The indirect effect in the presence of the moderator (At Mean Level) is -0.051, and per the bootstrap, that is within the confidence interval at a $p < 0.05$. It can be seen that the indirect effects when probed the interaction at one standard deviation below and above the mean. The results show that when the moderator is low, the indirect effect is 0.068, which is significant. Conversely, when the moderator is high, the indirect effect is 0.044, which is still significant as well, but the effect is reduced as demonstrated in Table 10. As a result, hypothesis 4 was accepted and such represents

novel ideas that have not been established by previous related studies. Additionally, other possible related explanations show that digital marketing is important for easing the effects of Covid 19 on traditional retail shopping activities (Nguyen et al., 2020; Sharma & Jhamb, 2020).

Table 10.

Indirect effects of digital marketing on customer satisfaction results

Digital marketing	Effect	BootSE	BootLLCI	BootULCI
-1.420	-0.068	10.795	1.6284	2.7679
0.000	-0.051	8.419	0.2957	0.5016
1.420	-0.044	7.280	0.2878	0.4963

Indirect effect: COV -> DM -> CS

Index of Moderated Mediation

An index of moderated mediation was used to test the significance of the moderated mediation. That is, if the construct of digital marketing is significantly moderating the indirect effect. This was tested using the process macro model number 7. According to Hayes (2015), significant effects are supported by the absence of zero within the confidence intervals. Thus, given an index of 1.8720, the study concludes that the slope is significantly different than zero, which indicates that moderated mediation is taking place. Therefore, hypothesis four was accepted and it was thus, agreed that digital marketing significantly moderated the relationship between Covid-19 and customer satisfaction.

Table 11.

Index of moderating effects results

Moderator	Index	SE(Boot)	BootLLCI	BootULCI
Digital marketing	1.8720	0.5356	0.4491	2.6948

Discussion of Findings

The section of the study provides detailed discussions of the established results related to the moderating effects of digital marketing on the relationship between Covid-19 and customer satisfaction. The initial findings revealed that an increase in Covid-19 cases causes an insignificant increase in the adoption of digital marketing

tools. Such findings are undoubtedly valid as supporting studies argue that digital marketing is a risk-averse marketing strategy that is essential in dealing with Covid-19-related circumstances limiting traditional shopping activities (Chaffe & Ellis-Chadwick, 2019), operational activities (Ali, 2020), sales and revenue inflow (Sharma & Jhamb, 2020). Such moves came at the height of increased quarantine and other health and safety protocols that directly limited customers from physically accessing certain retail services and products. This further aligns with propositions made by the TAM contending that technology and information systems such as digital marketing platforms are adopted to ease operations and hence perceived benefits (Alzubi et al., 2018; Matikiti et al., 2018). Therefore, the adoption of digital marketing strategies during the Covid-19 pandemic is an essential, necessary and advisable strategy MLEs should capitalise on even after the pandemic.

The second hypothesis results led to inference being made that the Covid-19 pandemic has negative significant effects on customer satisfaction. Such findings are significantly higher than other findings that have established insignificant effects (Brandtner et al., 2021; Prasetyo et al., 2021). Besides, various consequences linked to the pandemic such as physical movement restrictions have been blamed for a decline in customers' activities, ability to physically test and choose products, limited access to accurate and reliable information and thereby causing them to make informed purchases and consumption decisions (Nguyen et al., 2020). Furthermore, Sharma and Jhamb (2020) noted that without traditional shopping methods it is impossible for customers to enjoy certain products and services. That is, their ability to access a wide variety of products and services is limited and forces them to consume available products that may cause dissatisfaction or fail to enhance their satisfaction levels. Hence, the idea of supporting the negative effects of the pandemic on customer satisfaction is justifiable and valid.

In the midst of the above-disclosed findings, testing the direct effects of digital marketing on customer satisfaction became of huge importance. As such, the findings uncovered that digital marketing's contributions to customer satisfaction among MLEs are valid. Nevertheless, there is a significant amount of empirical evidence showing that firms can either directly or indirectly benefit from digital marketing during and after the pandemic (El Junusi, 2020; Purwanti, 2021). The results of this study are also in agreement with Chaffe and Ellis-Chadwick's (2019) suggestions linking the derived

levels of customer satisfaction to digital marketing through improved access to information about the retail store at home or any other place. Amid such benefits, the joy and fulfilment that comes along from making rational decisions and an increase in the level of derived benefits is customer satisfaction. Furthermore, contemporary studies showed that substantial improvements in digital marketing have been made to mimic traditional shopping activities through the use of applications such as virtual fitting applications allowing them to virtually fit items like clothes, earrings, bracelets etc., at home without actually visiting the store (Chen et al., 2019; Dobrovolskaya & Maslennikov, 2022). Consequently, this has caused tremendous improvements in customer satisfaction and hence, this is congruent to the study's hypothesis asserting significantly positive connections between digital marketing and customer satisfaction.

Lastly, the study findings led to inferences being made that digital marketing moderates the negative effects of the pandemic restricting customer satisfaction. Possible related explanations show that digital marketing is important for easing the effects of Covid 19 on traditional retail shopping activities (Nguyen et al., 2020; Sharma & Jhamb, 2020). Such findings have not been empirically proven by prior studies (Chen et al., 2020; Mason, Narcum & Mason, 2020; Monmousseau et al., 2020; Ozuem et al., 2021), especially among MLEs in Erbil, Iraq. Therefore, this study offers novel ideas essential for developing further digital marketing and customer satisfaction studies during and after the pandemic. Additionally, there are practical implications attached to such findings managers are called to increase the adoption of digital marketing tools so as to boost customer satisfaction during and after the pandemic.

The study has successfully achieved its intended aims of determining moderating effects of digital marketing on the relationship between Covid-19 and customer satisfaction. Both theoretical and practical implications together with the study's contributions have been successfully established using insights from Erbil, Iraq's MLEs' perspectives.

CHAPTER VI

Conclusions and Recommendations

Conclusions

The study was aimed at analysing the moderating effects of digital marketing on the relationship between Covid 19 and customer satisfaction using insights from MLEs' perspectives. The objective was to ascertain how MLEs consider the adoption of digital marketing strategies to play a crucial role in easing the adverse effects of the pandemic affecting customer satisfaction. The goal was to structure the best digital marketing activities and programs to enhance customer satisfaction during the Covid-19 era.

By applying a SEM, the study accepted hypothesis one leading to inferences being made that digital marketing platforms are adopted to ease operations before, during and after the pandemic to enhance the perceived benefits of easing problems caused by the pandemic. Such inferences align with the technology acceptance model and hence, the study necessitates theoretical developments linked to the adoption of technology and information systems in MLEs structured according to their marketing activities and customers' preferences, needs and wants. Additionally, the practical implications call for MLE managers to increase the adoption of modern and innovative digital marketing platforms and tools to enhance their operational activities, sales revenue inflows and profitability. Such strategies are essential at the height of increased quarantine and other health and safety protocols that directly limited customers from physically accessing certain retail services and products whose effects are still being felt by both customers and companies.

With regards to the second hypothesis, the study infers that the Covid-19 pandemic has significant adverse effects on customer satisfaction. Such findings are significantly higher than other findings that have established insignificant effects and link such effects to various consequences like physical movement restrictions, quarantines and other health and safety measures that caused a decline in customers' activities, ability to physically test and choose products, limited access to accurate and reliable information. The overall effects manifested in the form of informed purchases and consumption decisions and customers' inability impossible to access a wide variety of products and services. Such eventually forced customers to consume

available products that may cause dissatisfaction or fail to enhance their satisfaction levels. Amid such conclusions, the practical implications are that managers should devise innovative ways like virtual fitting rooms that mimic traditional shopping methods and services and create a channel of maximising customer satisfaction.

The findings uncovered valid digital marketing's significant positive contributions to customer satisfaction among MLEs, especially in Erbil, Iraq. Such findings have aligned with previous studies (Chaffe & Ellis-Chadwick, 2019; El Junusi, 2020; Purwanti, 2021). Hence, this is congruent to the study's hypothesis asserting significantly positive connections between digital marketing and customer satisfaction. The results connected improvements in customer satisfaction to benefits obtained by customers in the form of joy and fulfilment that comes along with making rational decisions and an increase in the level of derived benefits. Practically, there are informative practical implications companies must use as part of their customer satisfaction enhancement initiatives.

Novel findings about the digital marketing platforms' moderating effects on the connection linking the Covid-19 pandemic to customer satisfaction have been established and validated in the context of MLEs. In that regard, the study concludes that digital marketing is essential for reducing the adverse effects of the pandemic and reducing customer satisfaction. No study had tested and established the possibility of the connection linking the Covid-19 pandemic to customer satisfaction being moderated by any variable. As a result, this offers novel ideas essential for developing further digital marketing and customer satisfaction studies during and after the pandemic. With that being mentioned, the study's practical implications call for managers to increase the adoption of digital marketing tools so as to boost customer satisfaction during and after the pandemic.

Recommendations According to Findings

Using the established study conclusions, the study, therefore, suggests the following;

- Given that the height of adverse effects of the pandemic is still being felt and the adoption of digital marketing strategies during the Covid-19 pandemic is an essential, necessary and advisable strategy, managers

to increase the adoption of modern and innovative digital marketing platforms and tools to enhance their operational activities, sales revenue inflows and profitability during and after the pandemic.

- Since the Covid-19 pandemic has been noted as reducing customer satisfaction because of a reduction in traditional shopping-related benefits, managers are called to devising and adopting innovative ways like virtual fitting rooms that mimic traditional shopping methods and services and create a channel of maximising customer satisfaction.

- Since the study established that improvements in customer satisfaction are linked to benefits obtained by customers in the form of joy and fulfilment that comes along from making rational decisions and an increase in the level of derived benefits, company managers are called to enhance the supply of information on their digital platforms like Facebook, Instagram and Twitter pages to assist their customers and stakeholders in making informed decisions.

- Lastly, in the event of the findings showing that digital marketing is essential for reducing the adverse effects of the pandemic and reducing customer satisfaction, MLE managers are required and encouraged to increase the adoption of digital marketing tools so as to boost customer satisfaction, sales, revenue and profitability during and after the pandemic.

Recommendations for Future Studies

The major limitation of this study is that it strictly based its analysis on Medium to Large Enterprises (MLEs) retail clothing shops in Erbil and does not consider other retail clothing shops outside Erbil. Therefore, the findings cannot be generalised to small enterprises, other cities in Erbil and other countries. Moreover, the study's context is Erbil, Iraq, which is located in the Middle East. Therefore, applying such findings in well-developed countries can prove futile as they have more innovative and advanced technological systems and digital marketing platforms, and better policy responses to the pandemic allowing them to swiftly ease the effects of the pandemic limiting customer satisfaction. Therefore, future studies need to broaden the scope of the study by possibly expanding focus to specific industries like banking, and

manufacturing companies that are of huge essence to social and economic development purposes.

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APPENDICES

Appendix A

Research questionnaire

The Effects Of Digital Marketing On The Relationship Between Covid 19 And Customer Satisfaction

Dear Participant:

My name is Chawan Faruq Hamasalih and I am a graduate student at Near East University. For my final project, I am examining ***"The impact of familial socioeconomic status (SES) and self-esteem on the academic performance of African international university students in North Cyprus",*** because you are among the retail clothing companies in Erbil, Kurdistan increasingly resorting to advanced digital marketing strategies to prevent losing business due to the effects of Covid 19. Furthermore, I believe that you are using digital marketing strategies to enhance customer satisfaction during periods where Covid 19 has restricted the physical access of certain important product and service information needed in making rational decisions capable of improving retail customers' satisfaction. Therefore, I am inviting you to participate in this research study by completing the attached surveys.

The following questionnaire will require approximately about 8 minutes to complete. There is no compensation for responding nor is there any known risk. In order to ensure that all information will remain confidential, please do not include your name. Copies of the project will be provided to Near East University. If you choose to participate in this project, please answer all questions as honestly as possible. Participation is strictly voluntary and you may refuse to participate at any time.

Thank you for taking the time to assist me in my educational endeavours. The data collected will provide useful information regarding the role of resource consumption accounting in achieving competitive prices and company profitability. If you would like a summary copy of this study, please complete and detach the Request for Information Form and return it to me in a separate envelope. Completion and return of the questionnaire will indicate your willingness to participate in this study. If you require additional information or have questions, please contact me at the number listed below.

Sincerely,

Chawan Faruq Hamasalih
M.S.c. Student, Near East University
Department of Business Administration
Email: chawanfaruk91@gmail.com

SECTION ONE: GENERAL INFORMATION

This section contains statements that measure the role of resource consumption accounting in achieving competitive prices and company profitability. Please tick your response according to the following scale:

1. Business monthly income (US$)	
☐ less than US$5 000	☐ US$5 000- US$10 000
☐ US$11 000- US$15 000	☐ US$16 000- US$20 000
☐ US$21 000- US$25 000	☐ At least US$26 000
2. What kind of online presence does your business have?	
☐ Social media pages (eg. Facebook, Twitter)	☐ Information websites
☐ Ecommerce websites	☐ Brochure websites
☐ Others	☐ Telephone
3. How many times do you use digital marketing platforms?	
☐ Once a month	☐ Twice a month
☐ Thrice a month	☐ Four times a month
☐ Five times a month	☐ More than five times a month
4. In your opinion, what percentage of your business's overall sales is generated from your online presence?	
☐ 0-20%	☐ 21-40%
☐ 41-60%	☐ 61-80%
☐ 81-100%	
5. Do you interlink your online marketing with your traditional methods i.e. print brochure/poster, etc?	
☐ Yes	☐ No
6. Do you feel your online presence has helped to create awareness of your business/product brand?	
☐ Yes	☐ No

7. On a scale of 1-5, how effective are the following online tools in your business?					
	Very ineffective	**Ineffective**	**Neither ineffective nor effective**	**Effective**	**Very effective**
Websites					
Facebook					
Twitter					
Instagram					
WhatsApp					
Online stores					
Internet ads					
Blogs					

SECTION TWO: INFORMATIVE SECTION ON DIGITAL MARKETING, COVID 19 AND CUSTOMERT SATISAFCTION

Please write your rating on the space before each option which corresponds to your best choice in terms of your perception of digital marketing as to whether you; 1=strongly disagree, 2= disagree, 3=neither disagree nor agree, 4= agree, 5=strongly agree,

Digital Marketing		1	2	3	4	5
8	Digital marketing increases my brand campaigns' and content's interaction with customers.					
9	Digital marketing makes it easy for me to engage more customers in different locations.					
10	I can use digital marketing to engage customers at a relatively low cost.					
11	The speed at which I engage customers using digital marketing is extremely high.					
12	I can raise significant awareness of my products using digital platforms like Facebook, Instagram, Websites, email, etc.					
13	Customers can use our digital platforms like Facebook, Instagram, Websites, etc., to access more information about our services.					
14	Our customers are constantly well informed of our activities on our digital platforms.					
15	Customers always click email links and call-to-action buttons shown on our digital platforms.					
16	Customers always click and give good impressions several times on our digital content					
17	Our digital platforms have services allowing customers to buy products online.					
18	Digital marketing platforms are used as part of the company's customer care initiatives.					
19	Digital marketing platforms are important for responding to customers' questions and complaints.					
20	Digital marketing platforms are important for receiving feedback from customers.					
21	Digital marketing platforms improve the company's online presence and influence market activities.					
REFERENCE: Dimitrova, V. (2021). *The effect of the COVID-19 pandemic on Digital Transformation in retailing* (Master's thesis, University of Twente).						

Please write your rating on the space before each option which corresponds to your best choice in terms of your perception about the effects of the Covid 19 on your retail business as to whether you; 1=strongly disagree, 2= disagree, 3=neither disagree nor agree, 4= agree, 5=strongly agree,

Covid 19		1	2	3	4	5
22	The Covid 19 pandemic has reduced the number of customers visiting the shop.					
23	Customers no longer come for window shopping because of the Covid 19 pandemic.					
24	More customers are afraid of visiting the shop because of fear of contracting Covid 19.					
25	The Covid 19 pandemic has made it difficult to hire sales representatives to market my retail products.					
26	As it stands, the retail business is currently operating below capacity.					
27	Operational costs incurred in running retail business are now unsustainable because of the Covid 19 pandemic.					
28	My sales units declined because of the Covid 19 pandemic.					
29	My sales revenue declined because of the Covid 19 pandemic.					
30	The Covid 19 pandemic has forced me to switch from using traditional marketing channels to using digital marketing platforms like Facebook.					
31	I have innovated my shop's marketing and advertising tools so as to deal with the effects of the Covid 19 pandemic.					
32	I now use more online and social media marketing activities since the start of the Covid 19 pandemic.					
33	There are now several available online marketing and advertising platforms since the start of the Covid 19 pandemic.					
34	Online marketing and advertising programs have become expensive because of Covid 19.					

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- Dimitrova, V. (2021). *The effect of the COVID-19 pandemic on Digital Transformation in retailing* (Master's thesis, University of Twente).
- BM, K., & Rani Priyanka, P. (2020). Impact of COVID-19 on pharmaceuticals industry to adapt digital marketing (Master's thesis, University of Garvale).

On a scale of 1 to 5 corresponding to 1=Very dissatisfied, 2=dissatisfied, 3=neither dissatisfied nor satisfied, 4=satisfied, and 5=Very dissatisfied, kindly rate the level of satisfaction you enjoy from using digital marketing tools and platforms.

Customer satisfaction		1	2	3	4	5
35	Customers' engagement levels.					
36	Customers' response levels.					
37	Customers' purchase experience levels.					
38	Customer referrals made using digital platforms like Facebook, Instagram etc.					
39	Feedback received from customers.					
40	Information acquired from digital platforms like Facebook, Websites, etc.					
41	Information transmitted to customers using digital platforms like Facebook, emails, etc.					
42	The number of online spheres or activities your brand is taking part in.					
43	The number of customers talking about my brand online as compared to the retailer's competitors.					
44	The extent to which my brand campaigns and content effectively interact with customers online and on other social media platforms.					
45	The amount of contact between you and your customers.					
46	Dependability (eg. free from problems like program malfunctions, viruses, 'bugs'.					
47	Cost effectiveness.					
48	Time effectiveness (eg order processing time).					
49	Additional experiences like accessibility and control of marketing media, timing and flow of information.					

REFERENCE:
Rao, Y., Saleem, A., Saeed, W., & Haq, J. U. (2021). Online consumer satisfaction during COVID-19: perspective of a developing country. *Frontiers in Psychology*, *12*.

Thank you for your participation

Appendix B

Permissions Regarding the Use of Scales

YAKIN DOĞU ÜNIVERSITESI

BİLİMSEL ARAŞTIRMALAR ETİK KURULU

07.07.2022

Dear Chawan Faruq Hamasalih

Your application titled **"The Moderating Effects Of Digital Marketing On The Relationship Between Covid 19 And Customer Satisfaction"** with the application number NEU/SS/2022/1343 has been evaluated by the Scientific Research Ethics Committee and granted approval. You can start your research on the condition that you will abide by the information provided in your application form.

Assoc. Prof. Dr. Direnç Kanol

Rapporteur of the Scientific Research Ethics Committee

Note: If you need to provide an official letter to an institution with the signature of the Head of NEU Scientific Research Ethics Committee, please apply to the secretariat of the ethics committee by showing this document.

Appendix C

Turnitin Similarity Report