





Validation of an Innovative Advertising Model Aimed at Enhancing the Costumer Service

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ABSTRACT

Innovative advertising in banking can play a very effective role in improving their special value by providing advanced services to customers. Using attractive images and videos, providing up-to-date and useful information, creating an amazing user experience and active communication with customers are among the solutions that can increase the trust and satisfaction of customers and help the bank in the way of improving their special value. The article validates the innovative advertising model in order to improve the special value of the customers of Qarz Al-Hasneh Mehr Bank of Iran, the type of research in terms of practical purpose, based on data collection, is in the category of descriptive research, which will be used by (quantitative) survey method, society The statistics of this research are all customers of Qarz Al-Hasneh Mehr Iran Bank in Tehran who had an account in this bank for at least 5 years during the period of 2016 to 2022. For the implementation of the project, researcher-made questionnaires were used for analysis. In the quantitative stage, using the descriptive-analytical method using multiple regression and structural equation modeling, the findings show that Cronbach's alpha parameters are more than 0.7 for all components and sub-components, as well as the standard level of the average variance extracted and the amount Appropriate factor loadings at a level higher than 0.4 and a positive path coefficient, which indicates a significant and positive correlation between the components, as well as a T-value higher than 1.96 in all paths of the model, we can conclude that the model has a good fit.

Keywords: innovative advertising, customers' special value, Iran's Qarz Al Hasaneh Mehr Bank

Introduction

The accelerating transformation of global markets, coupled with rapid technological progress, has fundamentally reshaped how firms communicate value, build brand relationships, and secure long-term customer loyalty. Nowhere is this transformation more evident than in the financial services sector, in which digitalization and competitive pressures compel banks to adopt increasingly innovative forms of advertising to attract, engage, and retain customers. Contemporary advertising no longer functions merely as a persuasive message aimed at stimulating awareness; instead, it operates as an integrated, interactive, and data-driven ecosystem that shapes customer perceptions, influences behavioral intentions, and reinforces brand-specific value propositions. Early conceptualizations of advertising creativity emphasized divergence and originality in message execution (1), yet the evolution of digital media has expanded the meaning of creativity to encompass experiential, multimodal, and



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algorithmic components capable of leveraging user data and interactive interfaces (2). As markets have become more saturated and consumers more discerning, firms have increasingly relied on innovative advertising approaches to secure competitive advantage and strengthen brand equity (3).

Within this context, customer equity—defined as the total value a customer contributes to a firm over the duration of the relationship—has emerged as a critical strategic construct. Research emphasizes that sustained customer equity is deeply dependent on customers' perceptions of brand value, engagement experiences, and satisfaction with the firm's communication practices (4). In banking, which is characterized by credence attributes and high involvement decisions, effective advertising must therefore go beyond simple promotional appeals and instead shape trust, credibility, and perceived service value (5). Traditional broadcast-oriented advertising models have become insufficient for these goals, prompting banks to adopt data-driven, multimedia, and interactive formats capable of fostering meaningful customer relationships (6). As a consequence, innovative advertising has become an essential pillar of strategic marketing in global financial services.

Digital channels have particularly accelerated this shift. The rise of social networks, online review platforms, and user-generated content fundamentally changed how consumers interact with marketing messages. Studies indicate that online consumer feedback loops significantly influence advertising effectiveness and purchasing behavior (7), meaning that banks must design campaigns responsive to conversations occurring within digital ecosystems. This responsiveness is essential because customer attitudes toward digital advertising increasingly depend on perceived relevance, transparency, and interactivity (8). As new digital tools such as artificial intelligence, programmatic advertising, and customer journey analytics mature, banks are further able to personalize advertisements in real time, increasing message accuracy and reducing cognitive resistance (9). Such technologically enabled advertising ecosystems produce stronger behavioral intentions and help resolve traditional attitude–intention inconsistencies observed in online environments (10).

Scholars have also emphasized that advertising effectiveness depends on how it supports or detracts from the broader brand narrative. When advertising communicates the brand's identity, mission, and value in coherent and compelling ways, it reinforces customer loyalty and accelerates brand relationship development (6). Conversely, when advertising is generic, intrusive, or misaligned with customer expectations, it weakens perceived brand credibility and reduces long-term engagement (11). These dynamics are especially salient in banking because customers expect accuracy, trust, and personalized attention. Research demonstrates that advertising content that reflects customer needs—such as security, convenience, transparency, and financial empowerment—more effectively enhances brand attachment and long-term customer commitment (12).

In addition to creative content and technological integration, innovative advertising in modern banking is closely tied to shifts in global media landscapes. The transition from traditional press systems to digital and hybrid journalistic environments has reshaped how advertising is produced, distributed, and consumed (13). This transformation is particularly apparent in emerging markets, where digital press adoption accelerates the diffusion of advertising content and modifies competitive dynamics. Banks thus face the dual challenge of optimizing campaigns for multiple channels while ensuring that message consistency is preserved across platforms. At the same time, new economic models associated with digital media have increased pressure on firms to measure advertising return on investment with greater precision, which has resulted in the adoption of advanced analytics, machine learning, and AI-assisted media planning (14). These tools allow advertisers to detect micro-segments,

forecast behavioral responses, and modify messaging strategies in ways that were previously impossible with conventional techniques.

The role of artificial intelligence in advertising has grown at a remarkable rate. AI enables dynamic customization of advertising content, predictive modeling of consumer behavior, and automated optimization of digital campaigns. The use of AI in creative advertising—not only in ad placement but also in content generation—has been shown to improve campaign effectiveness and reduce cognitive fatigue among consumers (15). For banks that serve large and diverse customer populations, AI-enhanced advertising supports the development of highly tailored service recommendations, dynamic pricing messages, and context-aware promotional narratives. Furthermore, AI-driven personalization can mitigate information overload by presenting customers with only those messages that align with their expressed interests and financial profiles (16). These technological capabilities strengthen the alignment between advertising and customer needs, thereby reinforcing customer equity.

Another important dimension shaping contemporary advertising strategies in banking involves multimodality. Modern advertising increasingly incorporates integrated visual, textual, audio, and interactive components, each of which contributes to the construction of meaning and persuasion (17). Multimodal strategies enable banks to articulate complex service offerings, explain abstract financial concepts, and present personalized solutions through compelling narrative designs. As consumer attention spans decrease, multimodal advertising formats—especially short-form video, animated infographics, and interactive storylines—prove more effective in capturing attention and stimulating engagement. These content forms also help reduce perceived risk, which is especially valuable in financial contexts characterized by uncertainty and delayed gratification.

In addition to creative and technological dimensions, the environmental context of the banking industry influences how innovative advertising shapes customer equity. Digital transformation, increasing financial literacy, regulatory changes, and shifting socio-economic preferences have intensified competition not only among banks but also between banks and non-bank financial technology providers. In this evolving ecosystem, value creation depends heavily on the bank's ability to build meaningful relationships and differentiate itself through unique customer experiences (18). Studies suggest that customers increasingly evaluate banks based on their digital interactions, service accessibility, and responsiveness to customer feedback (19). Advertising campaigns that communicate these values—speed, transparency, personalization, and convenience—serve as critical mediators between service quality and brand perception.

Furthermore, research on urban management and advertising environments shows that visual advertising contributes to shaping broader perceptions of institutional trust and quality of life (20). Banks that engage in responsible, ethical, and customer-centered advertising therefore enhance not only their individual brand images but also their embeddedness within local communities. Ethical considerations form another pillar of advertising effectiveness, as customers increasingly expect transparency, fairness, and integrity from financial institutions. When advertising reinforces ethical purchasing attitudes and demonstrates the bank's commitment to societal well-being, customer intention toward long-term engagement strengthens significantly (21).

Scholars have also highlighted the importance of strategic communication models in shaping advertising outcomes in banking. Effective communication strategies require understanding customer needs, managing multi-channel interactions, and ensuring that messages are coherent and consistent across touchpoints (22). In digital environments, customer journeys are often nonlinear and multidimensional, meaning that advertising must be agile enough to accommodate different levels of engagement and decision-making processes. This complexity

underscores the need for banks to adopt integrated communication approaches that unify traditional and digital marketing tools, reduce information asymmetry, and strengthen customer trust (23). As competition intensifies, banks that successfully align their advertising practices with customer expectations and technological innovations will maintain superior performance.

Economic analyses also demonstrate that digital advertising exerts significant macro-level effects by influencing consumer preferences, shaping market dynamics, and reallocating economic value across industries (24). The banking industry, which is highly sensitive to economic fluctuations and consumer confidence, relies on advertising not only as a promotional mechanism but also as a means of stabilizing customer perceptions during periods of uncertainty. Advertising content that emphasizes reliability, continuity, and financial stability helps mitigate risk perceptions and reinforces brand loyalty. Additionally, the adoption of modern targeted advertising tools enables banks to reach underserved or previously inaccessible market segments, thus expanding financial inclusion (25).

Taken together, these developments illustrate that innovative advertising is not merely a tactical activity within promotional strategy; rather, it is a strategic capability deeply interwoven with brand identity, customer experience, technological innovation, and long-term value creation. By integrating creative content, user-centered design, multimodal formats, and data-driven personalization, modern advertising can substantially influence customer equity. As innovative advertising becomes increasingly central to competitive advantage in banking, it is essential to understand how its components interact and how they can be optimized to enhance customer lifetime value (26). Therefore, examining the mechanisms through which innovative advertising strengthens customer equity in the banking industry is both theoretically significant and practically necessary.

Accordingly, the aim of this study is to investigate how innovative advertising can enhance customer equity in the banking industry.

Methods and Materials

The research type is applied in terms of its purpose, as it utilizes the results of fundamental research to improve and perfect the behaviors, methods, tools, equipment, products, structures, and patterns used by human societies. The goal of this research is to validate the model of innovative advertising aimed at enhancing the customer equity of the Mehr Iran Qarz al-Hasna Bank. Based on data collection, this research falls into the category of descriptive research, using a survey method (quantitative). The research method, based on the nature of the data, is classified as inferential research, where descriptive-analytical methods will be used. The statistical population of this research consists of all customers of the Mehr Iran Qarz al-Hasna Bank in Tehran, who have maintained an account with the bank for at least five years during the period from 2016 to 2021. To implement the study, researcher-developed questionnaires were used. For data analysis in the quantitative phase, a descriptive-analytical method through regression was employed to describe the model in the research population and study the relationships among the concepts and components of the proposed model. To this end, multiple regression techniques and structural equation modeling were utilized.

Findings and Results

Considering the qualitative studies conducted in the context of qualitative research with a grounded theory approach, the desired model for fitting consists of components as described in the table below.

Table 1. The main and subcategories of the research model based on the researcher's qualitative studies

Main Category	Subcategory	Subcomponents
Causal Conditions	Targeted Advertising	<ul style="list-style-type: none"> - Thorough analysis of customer needs and preferences - Providing tailored messages for each customer group - Utilizing AI tools for better customer insights - Offering personalized and exclusive suggestions to customers - Continuous testing and evaluation for advertising improvement
	Direct Communication	<ul style="list-style-type: none"> - Providing direct communication channels like online chat and phone calls - Offering opportunities for immediate feedback from customers - Facilitating online access to banking information and services - Enhancing customer communication networks through social media and digital platforms
	Innovative Services	<ul style="list-style-type: none"> - Developing blockchain-based digital banking services - Offering fast and seamless payment systems - Enhancing security and data protection using advanced encryption technologies - Providing AI-driven financial services tailored to customer habits and behaviors - Offering cloud-based financial services
	Creating Superior User Experience	<ul style="list-style-type: none"> - Designing user interface (UI) and user experience (UX) for banking apps and websites - Providing multi-channel and synchronized services at all customer interaction levels - Offering automated and self-service solutions using chatbots - Recommending personal financial management programs and tools to customers - Providing educational content and financial guidance to customers
	Continuous Evaluation and Improvement	<ul style="list-style-type: none"> - Collecting customer feedback and analyzing the obtained data - Conducting SWOT analysis to identify strengths, weaknesses, opportunities, and threats - Performing A/B testing to assess the effectiveness of advertisements and new services - Holding feedback sessions with customers and responding to their needs and criticisms - Ongoing monitoring and improving customer service processes
	Offering Valuable Products and Services	<ul style="list-style-type: none"> - Providing financial products and services that are profitable and suitable for customers - Offering diverse and flexible financial packages - Enhancing the offering of ancillary services such as insurance, investment, etc. - Providing special facilities for loyal and committed customers - Delivering innovative and adaptable services and products in line with market changes
	Flexibility and Speed of Action	<ul style="list-style-type: none"> - Delivering online banking services swiftly and without delays - Upgrading banking systems and processes to support quick and flexible decision-making - Responding quickly to customer needs and requests through various channels - Introducing new services and products to customers promptly - Enhancing internal processes to improve the speed and quality of service delivery
	Providing More Added Value	<ul style="list-style-type: none"> - Enhancing consulting and financial advisory services for customers - Offering programs and opportunities to promote customers' financial literacy - Providing discounts, rewards, and special points for loyal customers - Offering educational courses and workshops in financial and economic fields - Strengthening communications with customers to create added value for them
Strategies	Effective Customer Communication	<ol style="list-style-type: none"> a) Identifying customer needs b) Enhancing two-way communications with customers c) Encouraging customers to provide continuous feedback and communication d) Utilizing modern technologies to improve communications e) Establishing customer loyalty programs
	Optimizing Customer Experience	<ol style="list-style-type: none"> a) Designing and improving service delivery processes b) Creating positive user experiences across various channels c) Offering personalized services based on customer needs d) Efficiently managing complaints and responding to feedback e) Providing proactive and effective after-sales services
	Providing Valuable Content	<ol style="list-style-type: none"> a) Producing educational and informative content relevant to customers

		<ul style="list-style-type: none"> b) Creating engaging and diverse content for audiences c) Utilizing interactive and multimedia content d) Enhancing access to information and content for customers e) Sharing knowledge and experiences of the bank with customers
	Innovation and Creativity	<ul style="list-style-type: none"> a) Developing new products and services based on market needs b) Creating opportunities to attract new customers through innovation c) Offering unique and distinctive services compared to competitors d) Encouraging employees to present innovative ideas e) Promoting an organizational culture that embraces change and innovation
	Utilizing Advanced Technologies	<ul style="list-style-type: none"> a) Implementing AI systems and data analytics b) Enhancing customer relationship management (CRM) systems c) Creating software and mobile applications for service accessibility d) Utilizing blockchain technology for transaction security and transparency e) Developing digital marketing and advertising methods in online spaces
	Commitment to Value and Ethics	<ul style="list-style-type: none"> a) Adhering to ethical principles in advertising and customer communications b) Providing transparent and accurate information about products and services c) Committing to delivering high-quality and reliable services d) Paying attention to negative feedback and addressing shortcomings e) Establishing sustainable and long-term relationships with customers
	Collaboration with Local Communities and Society	<ul style="list-style-type: none"> a) Supporting social and charitable projects and programs b) Participating in local events and activities c) Creating programs and tools for local economic development d) Raising social awareness and responsibility within the organization e) Offering opportunities for collaboration and partnership with local customers and communities
	Continuous Evaluation and Improvement	<ul style="list-style-type: none"> a) Conducting ongoing research and surveys about customer needs and preferences b) Analyzing data and providing updated reports on advertising performance c) Assessing the effectiveness of advertising strategies and identifying strengths and weaknesses d) Creating continuous improvement programs based on customer feedback e) Managing and optimizing resources to enhance the progress of innovative advertising systems
Consequences	Effective Customer Communication	<ul style="list-style-type: none"> a) Increasing customer satisfaction with the bank's services and products b) Establishing strong and two-way communication with customers c) Enhancing customer loyalty to the bank d) Increasing continuous and sustainable communication with customers e) Improving user experience and multi-channel communications with customers
	Optimizing Customer Experience	<ul style="list-style-type: none"> a) Elevating user experience and customer-centered services b) Establishing quick and efficient processes for service delivery c) Offering personalized services tailored to customer needs d) Improving quality and standards of provided services e) Enhancing responsiveness to customer needs and expectations
	Providing Valuable Content	<ul style="list-style-type: none"> a) Elevating the quality and value of content provided to customers b) Offering useful educational and informational content for customers c) Creating engaging and diverse content to attract customers d) Producing content based on customer needs and interests e) Establishing active and ongoing communication with customers through valuable content
	Innovation and Creativity	<ul style="list-style-type: none"> a) Developing and delivering new and innovative products and services b) Encouraging employees to provide innovative ideas and solutions c) Utilizing advanced technologies to enhance services and processes d) Developing innovative advertising and marketing methods e) Offering new opportunities for customers based on innovation and creativity
	Utilizing Advanced Technologies	<ul style="list-style-type: none"> a) Implementing AI systems and data analytics b) Providing services based on information and communication technologies (ICT) c) Utilizing applications and mobile systems for easy access to services d) Using blockchain technology to secure financial transactions

Contextual Features	Commitment to Value	<ul style="list-style-type: none"> e) Developing and utilizing digital technologies in advertising and marketing a) Emphasizing the provision of high-value products and services for customers b) Establishing trust-based and long-term relationships with customers c) Creating value for customers through diverse solutions and proposals d) Committing to responding to customer needs and expectations e) Establishing customer-centric processes and standards to enhance customer experience
	Sustainability and Continuity	<ul style="list-style-type: none"> a) Maintaining and strengthening relationships with existing customers b) Attracting and retaining new customers through effective advertising strategies c) Ensuring continuity of high-quality services and products for customers d) Creating sustainable and effective communications with customers at all transaction stages e) Enhancing customer relationships with the bank over time and amid market changes
	Positive Impact on Profitability	<ul style="list-style-type: none"> a) Increasing sales and bank revenues through customer acquisition and retention b) Reducing marketing and advertising costs through innovative methods c) Increasing market share and strengthening the bank's competitive position d) Enhancing shareholder value and profitability through improved customer relations e) Improving financial metrics such as return on investment and profitability
	Research and Development	<ul style="list-style-type: none"> a) Establishing R&D teams to discover customer needs b) Enhancing R&D activities in financial technologies c) Developing new products and services with a focus on customer satisfaction d) Reviewing and evaluating competitors and market trends to improve advertising strategies e) Paying attention to innovative solutions and ideas in the field of innovative advertising models
	Technology and Innovation	<ul style="list-style-type: none"> a) Updating technologies used in advertising processes b) Utilizing digital platforms and mobile applications for effective customer communication c) Flexibility in utilizing new technologies like AI and IoT d) Creating unique user experiences and providing advanced services to customers e) Enhancing data analytics systems and utilizing advanced analytics for targeted advertising
	Distinct Customer Experience	<ul style="list-style-type: none"> a) Designing customer service processes based on experience b) Offering personalized and adaptive services based on customer needs c) Establishing active two-way communications with customers at all transaction stages d) Enhancing customer knowledge about bank products and services e) Creating a positive and memorable customer experience in every interaction with the bank
	Branding and Communication	<ul style="list-style-type: none"> a) Formulating a brand identity based on customer needs and expectations b) Enhancing brand communication through digital and traditional channels c) Strengthening brand reputation and positioning in the market d) Creating emotional connections between customers and the brand e) Utilizing customer testimonials and feedback to enhance brand credibility
	Organizational Culture	<ul style="list-style-type: none"> a) Creating a customer-oriented culture within the organization b) Fostering employee motivation to enhance customer service c) Encouraging teamwork and collaboration among employees d) Supporting employee training and development to enhance skills and performance e) Establishing a culture of continuous improvement and innovation

The measurement models include examining the reliability of indicators and convergent and discriminant validity. To assess the reliability of the structures, three tests were conducted: factor loading measurement, reliability of each item (Cronbach's alpha), and composite reliability of each structure.

Table 2. Examination of the Measurement Parameters of the Research Model

Latent Variable	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Causal Conditions	0.854	0.825	0.652
Contextual Features	0.736	0.863	0.745
Intervening Conditions	0.714	0.821	0.526
Strategies	0.769	0.799	0.632
Outcomes	0.821	0.832	0.741

Given the information presented in the table, we can analyze the components of "Causal Conditions" and "Contextual Features" to assess the significance and validity of the variables under investigation in a statistical model or scientific research. By examining the values of Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE), it can be concluded that the mentioned components possess the necessary reliability and validity for use in further analyses. These results indicate that the variables within each component are well correlated with each other and can be utilized as reliable and valid components in the research.

Table 3. Divergent Validity Measurement Matrix Using Fornell and Larcker's Method for the Research Model

	Causal Conditions	Contextual Features	Intervening Conditions	Strategies	Outcomes
Causal Conditions	0.758				
Contextual Features	0.326	0.856			
Intervening Conditions	0.451	0.356	0.826		
Strategies	0.396	0.415	0.459	0.754	
Outcomes	0.212	0.239	0.368	0.159	0.698

Cronbach's Alpha is a classic criterion for measuring reliability and an index for assessing internal consistency. Internal consistency indicates the degree of correlation between a construct and its related indicators. To determine the reliability of each construct, in addition to the traditional Cronbach's Alpha, the more modern criterion of Composite Reliability (CR) is also utilized. The advantage of this criterion over Cronbach's Alpha is that it calculates the reliability of constructs not absolutely but in relation to their inter-correlation. Additionally, the convergent validity of the model is calculated through the Average Variance Extracted (AVE). Table 2 shows a matrix for measuring divergent validity, which has been provided using Fornell and Larcker's method for the research model. Here, the values in the rows and columns correspond to the different components of the research model. The values between these components indicate the extent to which one component is related to another. Specifically:

The value 0.758 in the cell corresponding to "Causal Conditions" in its respective row and column indicates that the component "Causal Conditions" has a strong and meaningful relationship with itself. The value 0.856 in the cell corresponding to "Contextual Features" in its respective row and column indicates that this component also has a strong and meaningful relationship with itself. Other values in the table indicate that the relationships between different components of the research model are not as strong, but since these values are close to 1, it can be argued that the relationships between the components are relatively valid and acceptable.

The measurement models include the assessment of the reliability of the indicators and convergent and divergent validity. To examine the reliability of the structures, three tests were conducted, including the assessment of factor loadings, the reliability of each item (Cronbach's Alpha), and the composite reliability of each structure. To assess the reliability of the indicators and validate them, three tests have been performed, including the factor loading measurement test, the reliability of each item using Cronbach's Alpha, and the composite reliability of the constructs. The reliability of each item is related to the factor loadings of each of the observed variables and is used to determine

how acceptable the measured indicators are for the latent variables. The minimum factor loading of the indicators is 0.4, and if the factor loading of an indicator is less than this value, that item should be removed. In the figure below, the factor loadings of the overall research model are displayed after removing items with factor loadings less than 0.4.

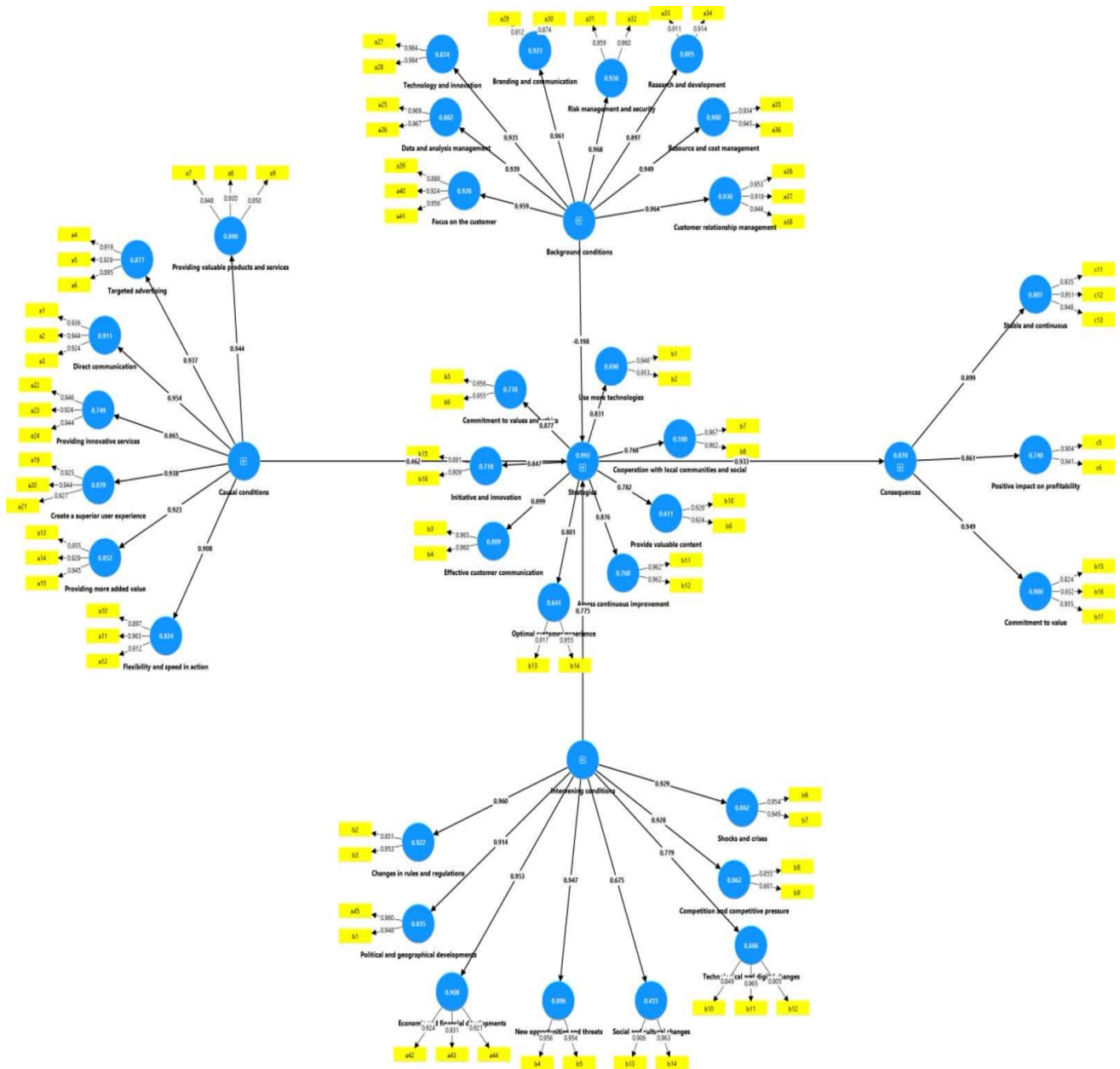


Figure 1. Unmodified model and the factor loading values of the overall research model.

Figure 1 in its initial state represents the unmodified model and the factor loading values of the overall research model. The results of the factor loading analysis indicate that all items have factor loadings greater than 0.4, which shows that all questions related to the component of innovative advertising effectively measure the observed variables with a high level of correlation.

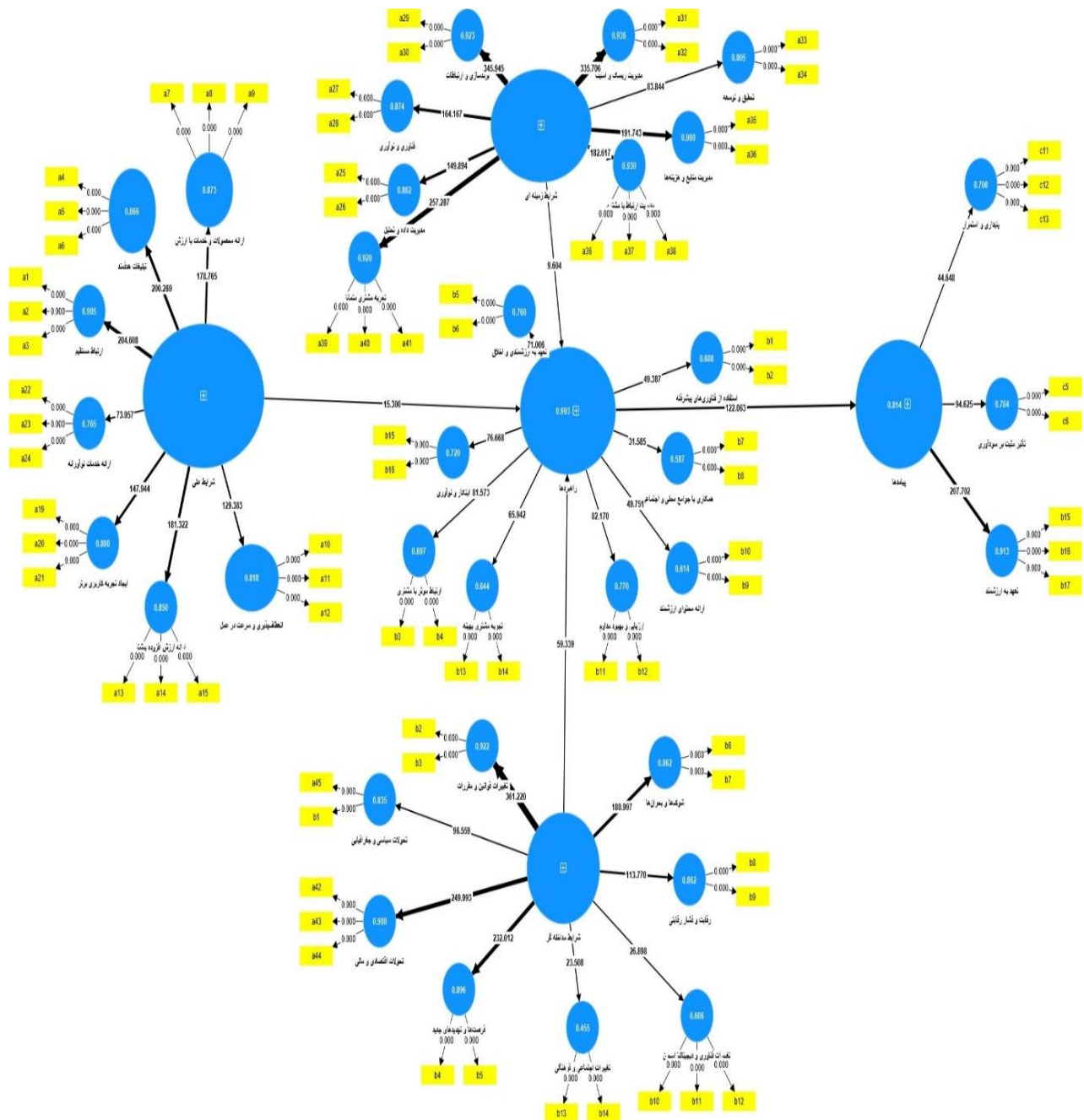


Figure 2. Significance Coefficients z of the Structural Model of the Overall Model.

The structural model examined in this research was analyzed after fitting the measurement models using the Partial Least Squares (PLS) data analysis algorithm. In this type of analysis, latent variables are analyzed in relation to one another, and the relationships between them are examined. Finally, for the evaluation of the structural model, the significance coefficients of the T-value and the coefficient of determination (R Squares) or (R^2) were used. The above figure shows the significance coefficients (z-values) related to the paths of the overall research model, which pertain to the five variables of the study. The significance coefficients for these paths are greater than the critical value of 1.96. This result indicates that the paths of the structural model under investigation are significant and appropriate. Additionally, to assess the goodness of fit of the structural model, the R^2 coefficient of determination index was used. This index calculates the impact of exogenous variables on endogenous variables.

Table 4. R² Coefficients of the Overall Structural Model of the Research

Variable	R ² Values
Causal Conditions	0.339
Contextual Conditions	0.372
Intervening Conditions	0.926
Strategies	0.826
Outcomes	0.886

Discussion and Conclusion

The purpose of this study was to examine how innovative advertising strategies shape customer equity in the banking industry, with a specific focus on Mehr Iran Qarz al-Hasan Bank. The results of the structural equation modeling revealed that all causal conditions, strategies, contextual features, and outcomes demonstrated strong reliability, convergent validity, and discriminant validity, as indicated by factor loadings exceeding the accepted threshold and path coefficients significantly greater than zero. These findings point to the robust explanatory power of innovative advertising in predicting multiple dimensions of customer equity. The observed positive relationships also highlight how innovative advertising, when properly implemented, functions as a multidimensional construct that influences customer perceptions, satisfaction, loyalty, and behavioral intentions across customer segments. These findings align with prior theorization suggesting that advertising effectiveness is not merely a function of creativity but of the broader strategic system in which such creativity is embedded (1).

One of the core findings of this research was that targeted and personalized advertising significantly influenced customer perceptions of value, demonstrating direct effects on behavioral intentions and brand relationships. This finding is consistent with earlier research indicating that brand knowledge and customer relationships are key determinants of both current and future purchases (6). The strong effect of targeted advertising in this model suggests that when banks employ data-driven advertising tools to understand customer needs, they can enhance message relevance and create stronger emotional resonance. These dynamics echo results from social media and online review studies showing that exposure to relevant, personalized information significantly shapes consumer attitudes and purchase decisions (7). The consistency of these effects across industries underscores the importance of relevance-driven advertising in contemporary markets.

The findings regarding the importance of direct communication and innovative services further confirm the theoretical perspective that customer equity is driven not only by functional benefits but also by relational and experiential dimensions (5). Direct communication channels such as live chat, social media interactions, and digital advisory systems foster trust and transparency, attributes that are particularly crucial in financial services. This conclusion is supported by prior work arguing that creative advertising's impact on the hierarchy of effects is amplified when messages foster engagement and emotional closeness (11). Moreover, the role of innovative services in enhancing customer equity aligns with evidence showing that customer participation and perceived brand value significantly influence purchasing behavior and community engagement (4). Such findings reinforce the idea that when customers interact with services that integrate AI, blockchain security, fast responsiveness, and personalized financial guidance, they become more receptive to advertising messages.

The results also demonstrate that creating superior user experiences—such as well-designed user interfaces, multi-channel synchronization, and automated service solutions—exerts a substantial impact on customer loyalty

and brand equity. These findings are aligned with digital marketing theory, which emphasizes the integration of online marketing tools and customer journey optimization as decisive levers for long-term brand success (3). Superior user experience reduces perceived risk and increases the perceived value of digital interactions, strengthening customer commitment and enhancing their lifetime value. The study's findings also echo evidence that digital advertising plays a major macroeconomic role by influencing how customers allocate attention and make decisions across competing offerings (24). When banks create frictionless digital experiences, they facilitate both transactional and relational engagement, bridging the gap between advertising exposure and actual customer behavior.

Continuous evaluation and feedback mechanisms were also found to be critical antecedents of successful innovative advertising. This supports the widely discussed principle in marketing that adaptive and iterative message optimization is essential for relevance and effectiveness (27). The positive path coefficients linking continuous evaluation to strategies and outcomes reaffirm that banks must adopt a dynamic rather than static approach to advertising. The competitive landscape requires constant refinement based on real-time data, customer sentiment analysis, and A/B testing. The importance of iterative refinement is also highlighted in studies on value-driven purchasing behaviors, which show that consumer perceptions of value shift over time and require continuous reinforcement (21). As customer expectations evolve quickly in digital environments, advertising systems must evolve with them.

The results pertaining to strategies—specifically effective customer communication, optimization of customer experience, and provision of valuable content—demonstrated strong effects on outcomes. This finding corresponds with existing literature on digital press adoption and media transformation, which notes that communication strategies must evolve in response to new consumption patterns and platform behaviors (13). The strong relationship between valuable content and customer engagement replicates earlier findings in multimodal advertising studies showing that integrated visual and linguistic strategies create richer communication experiences and stronger brand perceptions (17). These effects suggest that content quality—not merely advertising volume—is central to shaping customer equity in modern banking.

Innovation and creativity were also confirmed as essential predictors of improved customer outcomes. This resonates with a long stream of research demonstrating that creativity enhances advertising persuasion by increasing divergence, relevance, and cognitive elaboration (2). Banks that employ novel message forms, interactive storytelling, or AI-enhanced creative executions can better differentiate themselves within crowded media environments. The significance of innovation in this study also aligns with evidence that transformative digital advertising strengthens competitive positioning in e-commerce and service-based industries (18). The positive effect of creativity is particularly important in financial services, where differentiation is typically low and trust barriers are high.

The study further showed that integrating advanced technologies—such as AI-driven analytics, blockchain, mobile apps, and CRM enhancements—substantially contributes to customer satisfaction and engagement. Prior empirical studies confirm that AI has become a transformational force in advertising, not only in targeting and segmentation but also in creative generation and campaign optimization (14). Research on AI in advertising further illustrates that algorithmic targeting enables greater precision and minimizes waste, thereby increasing perceived relevance and reducing message fatigue—a finding consistent with recent analyses of AI-enhanced creative campaigns (15). Similarly, the use of blockchain and encryption technologies aligns with prior studies emphasizing

that perceptions of transparency and security significantly influence trust in online financial environments (8). The cumulative effect of these technologies strengthens customers' willingness to engage and deepens the relationship between advertising and customer equity.

Commitment to ethical values also emerged as a significant component of advertising effectiveness. This reinforces findings in previous research showing that customer willingness to purchase is shaped not only by functional benefits but also by ethical considerations embedded in message framing (23). Ethical advertising practices enhance trust, reduce perceived manipulation, and support the development of long-term customer relationships. These findings mirror evidence from urban advertising studies showing that advertising contributes to public perceptions of institutional quality of life (20). When banks demonstrate ethical consistency in their communication, customers are more likely to attribute authenticity to their brand, thereby reinforcing equity.

The consequences observed in this study—including increased satisfaction, loyalty, content engagement, innovation-driven behaviors, and enhanced customer-centric outcomes—correspond with the broader body of work on digital advertising effectiveness. In particular, research on advertising in social networks has shown that when consumers perceive advertisements as valuable, relevant, and aligned with their expectations, their intention-behavior gap diminishes substantially (10). Similarly, evidence from targeted advertising demonstrates that modern consumption patterns favor personalized and interactive promotional formats over static ones (9). The overall convergence of findings across multiple domains reinforces the robustness of the current study's results and supports their theoretical generalizability.

Finally, the exceptionally high R^2 values for intervening conditions, strategies, and outcomes indicate that innovative advertising functions as a comprehensive and integrated system capable of shaping customer behavior across multiple dimensions. This supports a systems-oriented view of marketing in which advertising, service delivery, branding, and customer experience are interdependent components of a coherent value-creation framework (28). Such a perspective is essential for understanding how banks can use innovative advertising not only to persuade customers but also to develop sustainable, long-term relationships that enhance lifetime value.

Overall, the findings of this study reinforce the theoretical position that innovative advertising is a central mechanism through which banks shape customer equity. The results confirm that creative content, personalized communication, technological integration, experiential design, and ethical consistency all serve as major drivers of customer satisfaction, loyalty, and behavioral intention. These findings are deeply aligned with previous research showing that innovative advertising enhances brand equity by creating distinctive, engaging, and trustworthy customer experiences (19). By integrating insights from creativity theory, digital marketing, AI-enhanced advertising, and consumer behavior research, this study underscores the necessity for banks to adopt sophisticated advertising strategies that reflect the complexities of modern customer expectations.

This research, while comprehensive in analytical scope, is limited by its use of a single-bank sample, which may restrict the generalizability of the results to other financial institutions with different customer profiles or operational structures. The cross-sectional nature of data collection also limits the ability to examine long-term causal relationships or temporal changes in customer equity dynamics. Another limitation involves reliance on self-report measures, which may introduce bias related to participant perceptions or social desirability. Finally, the model, though statistically robust, does not incorporate all potentially influential contextual factors such as macroeconomic conditions, cultural norms, or competitive advertising saturation.

Future studies should employ longitudinal designs to better capture dynamic changes in customer equity influenced by ongoing advertising innovation. Comparative research across multiple banks, including private, public, and digital-only institutions, would enhance external validity and broaden theoretical applicability. Further research could also examine the moderating roles of customer personality traits, risk perceptions, and financial literacy in shaping advertising effectiveness. Additionally, qualitative methods such as interviews, focus groups, and observational analyses could enrich understanding of how customers interpret and emotionally respond to innovative advertising content.

Banks should prioritize customer-centered innovation in their advertising strategies by integrating personalization, ethical transparency, and multimodal content design. Implementing advanced AI and data analytics can substantially improve the accuracy and relevance of advertising while enhancing customer trust and engagement. Banks should also develop continuous feedback loops to refine advertising strategies based on customer insights and real-world performance metrics. Finally, internal organizational culture must support experimentation, creative thinking, and technological adaptation to ensure that innovative advertising remains aligned with evolving customer needs and competitive landscapes.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

All ethical principles were adhered in conducting and writing this article.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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