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Dedication

It is our pleasure and great privilege to present the 77th issue of the Academic Journal of Research and Scientific Publishing to all researchers and professor who published their research in the issue, and we thank and appreciate to all contributors and supporters of the academic journal and those involved in the production of this scientific knowledge edifice.

Academic Journal of Research and Scientific Publishing

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The Impact of E-marketing on Customers' Satisfaction in Saudi Banks

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Abstract:

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This study aimed at identifying the impact of e-marketing on achieving the customers' satisfaction in Saudi banks. To achieve the objectives of the study, the researcher designed a questionnaire that included (22) items to collect data from the study sample consisting of (235) clients. After conducting the analysis of the study data and setting its hypotheses by using (SPSS) the study concluded the followings:

The first axis was the importance of e-marketing; it took the first place among the three axes of the questionnaire, with an arithmetic mean (4.33), a standard deviation (0.66), and a degree of availability (strongly agree). It ranked the second after the axis of customers' satisfaction, as the arithmetic mean on this axis reached (4.32), with a standard deviation of (0.69), and a degree (strongly agree).

In light of the results of this study, and with reference to the discussion of the main axes of the study, the researcher proposes recommends that Saudi banks need to expand the use of electronic marketing in banking services, as this helps in completing the work appropriately and with high accuracy. Banks in turn work to provide their services to customers with the latest electronic marketing techniques.

Keywords: Saudi banks, e-marketing, customers' satisfaction, websites, modern technologies

1. Introduction:

E-marketing, also known as digital marketing, is one of the most important modern marketing methods, as it achieves the highest rates of access to the segments and target groups in the marketing plan. This term is used to describe all advertising practices and methods associated with Internet marketing.

In a time of great development in the world of technology and its importance in all business sectors, all sectors were forced to rely on technology in many tasks. Since the banking sector is one of the sectors in most need of technology in many tasks, it has had to respond to this change and seize the competitive opportunity to improve its performance in front of its customers by seizing the opportunity of e-marketing to expand the scope of the market.

In the time of traditional marketing, it was difficult to find new opportunities. But it became easy to find them in the era of e-marketing and make the products and services available to the largest possible number of consumers. E-marketing also contributes to the emergence of new products and services, creating more advanced outputs that meet the needs, desires, and facilitating the process of communication between organizations and clients (Al-Sabbagh, 2016). This is by breaking the barriers and giving the customer the opportunity to fulfill his needs and his desires and to meet those needs as quickly as possible in the favorite manner through the electronic banking services provided, such as electronic messages over the phone, automated teller machines and other services.

E-marketing aims to meet customers' needs and desires by using technology as tools to develop banks' strategies to achieve customer satisfaction (Mohamed, Nabil, 2011).

Proceeding from the above ideas and considering that customer's satisfaction is among the most important pillars that banks seek to achieve for the advantage of its continuity and profitability, therefore, banks need to take the benefit of electronic marketing with all its elements in order to achieve customer's satisfaction and loyalty.

1.2. Problem Statement:

The bank customers in Saudi Arabia encounter persistent challenges in using websites for their transactions. These include usability difficulties, lack of trust in online systems, slow transaction processing, and delays in responding to customer inquiries. Concerns about security breaches, hacking incidents, and lack of confidence in electronic systems further limit adoption.

Such obstacles highlight the need to investigate how e-marketing through websites influences customer satisfaction in Saudi banks.

1.3. The Importance of the Study:

The significance of this study stems from the fact that it addresses a critical topic in the banking industry, as it is in line with global economic transformations, and as a result, there is a need to stand and shed light on electronic marketing, which is one of the most effective ways to achieve customer's satisfaction.

1.4. Study Questions:

In this research, the researcher will discuss how to achieve customer satisfaction in Saudi banks through two main questions as follows:

- 1- For what extent is e-marketing via the website in achieving bank customer's satisfaction in Saudi Banks?
- 2- What is the impact of e-marketing via websites on customers' satisfaction in Saudi Banks?

1.5. Hypotheses:

The hypotheses were determined based on the subject of the research in order to analyze the impact of digital marketing on the website of banks, as an independent variable, on customer's satisfaction in banks, as a dependent variable, as follows:

- There is a significant effect of e-marketing on the website on customer's satisfaction at Saudi Banks.
- There is a significant effect of website on customer's satisfaction at Saudi Banks.

1.6. Study Objectives:

The primary goal of this research is to determine the influence of e-marketing (in all of its forms) on the consumer's satisfaction.

The most significant goals can be summed up as follows:

- 1- Clarifying the fundamental concepts that underpin e-marketing.
- 2- Emphasizing the critical function of website in customer's satisfaction.
- 3- Emphasizing the critical function of e-marketing in customer's satisfaction.
- 4- Encouraging commercial banks to adopt electronic marketing as a concept.

1.7. Definition of the Variables:

The main variables of the research study are defined as follows:

- E-Marketing: It is the management of contact between a company and a customer in a virtual environment space in order to create shared benefits, with the virtual environment, e- marketing is mostly based on Internet technology. It is concerned not only with selling items to customers, but also with managing relationships between the business and the customer, as well as the aspects of the internal and external environment. (F. Shirov, 2010, pg. 72)
- Customer's satisfaction is a marketing phrase that refers to a customer's happiness with a product or service that he or she has purchased or consumed, exactly because it meets or exceeds the expectations set forth at the time of purchase. Consumer satisfaction refers to how happy a customer is with a product or service that meets his or her needs and expectations.
- Websites are online collections of files and resources that may be accessed via the Internet.

1.8. Study Limitations:

The researcher faced many barriers during the performance of this study; they include the shortage of the study period and running of other MBA courses at the same time, the second limitation was the low number of responses of targeted study group and difficulties to reach participants due to the existence of COVID 19 pandemic and following preventive procedures such as social distance and avoid direct contact with people.

2. Literature Review:

2.1. Introduction:

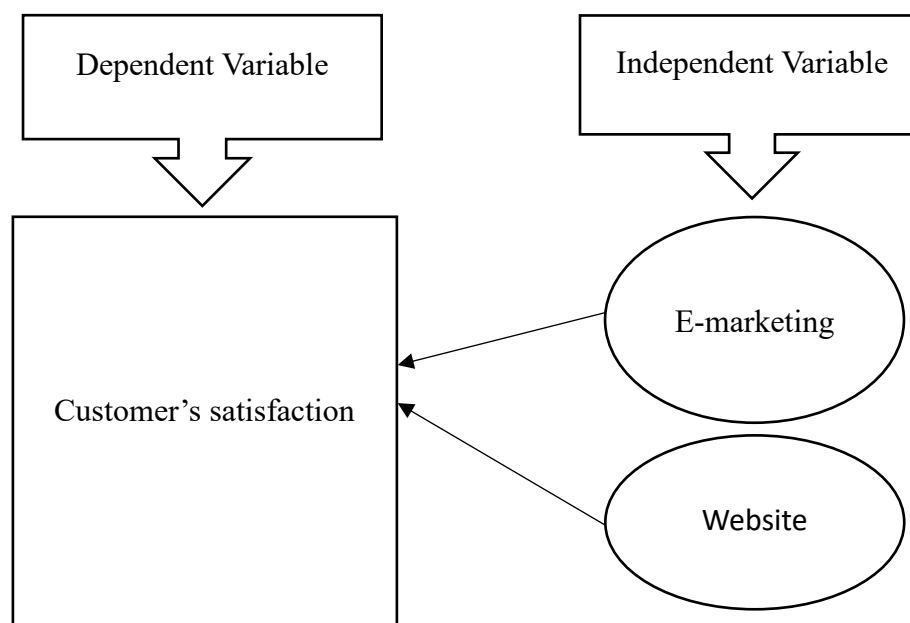
Banking services are generally the main interface for customers with the bank and an important way to attract new customers and maintain existing customers, as it is the gateway to deal in the various activities of the bank. Considering banking marketing as the main activity in the light of which various criteria determine the market needs and desires; they are determined through the adoption of modern technological and informational methods by banks in order to achieve their objectives in developing their banking services, attracting the largest number of new customers and enhancing the dealing with existing customers, They also raise their market share while strengthening their competitive position and reducing the cost of providing their services compared to competing banks, and in the same direction to achieve their ultimate goal of increasing their

profits. A bank can achieve all this through effective marketing outlets and by making the customer as the focus of the bank's marketing strategy, and by conducting continuous research on marketing, adopting an effective marketing information system, and preparing an appropriate marketing mix for these banking services, especially electronic ones.

2.2. Study model:

Satisfaction on website can be represented as shown in Figure 1:

Figure 1. Study Model.



2.3. The distinction between Traditional marketing and E-marketing:

Both, Traditional marketing and E-marketing, rely on a thorough understanding of the consumers' behavior and making every attempt to supply services and goods that meet their demands, as well as provide solutions to problems or obstacles they face and advise how to cope with them. Because marketing depends on identifying the appropriate segment and developing a specific marketing plan for the customers and targeting them in advertisements.

Digital marketing is a Two-ways Communication Marketing, it is characterized by being less expensive than traditional marketing; because it depends on identifying the appropriate segment and developing a specific marketing plan for the customers. E-marketing provides greater flexibility in terms of defining the target audience, demographic targeting, and measurement tools, which is the modern trend in marketing.

Traditional marketing is one-way, also known as traditional promotional marketing. It relies on traditional methods of marketing and is implemented through various channels, such as newspaper and street advertisements, billboards, and radio and television ads. This type of advertising and marketing is characterized by its targeting of the general public.

2.3.1. The benefits and advantages of e-marketing:

E-marketing has the ability to spread, form, and build a strong relationship with the customers and consumers, as well as the ability to reduce costs and increase profits through a tight strategic plan that is constantly developed using data and analytics. The most notable of these benefits are:

- E-marketing is less expensive than traditional marketing:
- Variety of ways to display services and commodities.
- The ability of E-marketing to define a target segment as well as retargeting.
- retarget the audience that interacted with you and by retargeting the audience that interacted with you (client retention).
- The ability of e-marketing to measure performance (KPIs).
- The prospect of a measurable return on investment (ROI).
- Offer specials and collaborate with other sites or platforms to post your advertisements and create a permanent online platform for you to increase sales and profits.

All of this underscores the importance and benefits of e-marketing in transforming conceptions of commerce and the global economy, as well as the art of selling and the study of ever-changing consumer behavior.

2.3.2. E-Marketing Challenges:

While e-marketing offers a wide range of prospects in light of the globalization trend and the shift to a digital economy, it also faces several challenges and issues that limit its usage and benefit, the most significant of which are as follows:

1. Organizational Challenges:
2. The high costs of setting up websites:
3. Website technology evolution:
4. Language and cultural barriers:
5. Confidentiality and Privacy:
6. Lack of trust in electronic payment methods:

7. Issues that are unique to developing countries include:

- The lack of infrastructure required for this form of modern trading.
- There is a lack of clarity among firm executives about the future vision of e- marketing. Switching to e-marketing has a hefty material cost.
- Customers reject the idea of buying online because they are concerned about the quality of the goods and want to inspect them before purchasing.
- A huge majority of residents in undeveloped countries do not have access to computers.
- In certain poor nations, there is a shortage of widespread Internet access.
- In certain poor countries, the internet is slow and websites are difficult to navigate.

2.4. E-marketing for Banking Services

What is e-banking marketing?

The concept of electronic banking service: Kolter believes that “every service is an activity or benefit that the bank can provide. It is essentially intangible and cannot be transferred, or its product can sometimes be associated with a commodity.” The banking service can be defined as a set of activities and operations with a beneficial content inherent in the elements of services. They involve the tangible and intangible services provided by the bank, which the beneficiaries realize through its features and values, the usefulness constitutes a source for satisfying the financial and credit needs and desires, and at the same time, it constitutes a source of bank profits.

As for electronic banking, it is the provision of banking services using information and communication technology through the Internet, automated distributors, private networks, and the phone, as they provide remote banking service within 24 hours and all days of the week, very quickly and at a lower cost and without a spatial meeting between the customer and the bank.

Electronic banking services are characterized by several characteristics, the most important of which are:

- Remote services are carried out without direct contact between the service parties.
- No geographical restrictions and payments are made.
- It is based on contracting without paper documents

E-marketing for banking services is an important method that are:

- Expresses the bank’s strategy for a future period in the field of expansion in the banking operations market and the factors that affect it.

- Represents the creative spirit of the bank with the driving force to generate the incentive for creativity, improvement, development and excellence.
- Administrative formation, where it bears the greatest burden in facing the marketing problems, the most important of which is the opening of new branches of the bank, the provision of new banking services to its customers, or the investment of its money in certain projects that require marketing studies for them.

Electronic banking operations are meant to provide banks with banking services electronic communication networks, access restricts to its participants according to the terms of membership set by the banks.

E-marketing for banking services has a major role in achieving the objectives and developing banking services, because there is a relationship between the nature of electronic marketing of banking services and the role played by the banking technology revolution, in increasing the competitiveness of banks.

is an important method that must be applied in any bank, as we find global and successful banks in the world are those banks that have sufficient ability to control their markets.

2.5. Customer's satisfaction:

- Customer's satisfaction and measuring the level of satisfaction:

In the past, the customer was the last point of the organization, and with the passage of time and with historical development, the concept of marketing has changed from the production concept through the selling concept to the marketing concept. The socialist gradually changed this concept, so that the customer became the starting point for any economic activity. So, institutions are producing goods and services according to the customer's desires and needs, and their primary goal is to achieve the highest level of satisfaction, as its success and continuity is linked with the customer's satisfaction and conviction with the services it provides.

- Concepts about customer's satisfaction:

Satisfaction has recently become one of the basic concepts of modern management and has included it among its priorities in the marketing plans. Satisfaction is defined as: "a customer's judgment through his consumption experience and the use resulting from his evaluation for his expectations of the product and the expected performance" (Kotler, D, 2004, p70).

Customer's satisfaction is "a satisfactory psychological state or feeling of satisfaction on the part of the customer as a result of the organization's success in fulfilling the client's desires and needs for one time." (Mansour et al., 2014, p. 50.)

Overall customer's satisfaction is defined as "the customer's feelings of joy or things after purchase resulting from a comparison of actual perceived performance of the product with its expectations". Satisfaction is the basis resulting from the individual's comparison between the actual performance of the product and the prior expectations of the performance of the product.

Thus, here are three levels of satisfaction:

1. Product performance is below expectations → dissatisfied customer.
2. Performance equals expectations → satisfied customer.
3. Performance is greater than our expectations → very satisfied customer.

The researcher argues that satisfaction can be defined as the difference between customer's expectations based on the previous criteria. The customer has an image or notion of satiation based on the product's previous performance and its actual performance; the customer has an image or idea of satiation based on the product's previous performance and its actual performance. The person who presents it to a product and then consumes it sees the final and true image of that object.

2.5.1. Customer's expectations:

Organizations cannot continue without clients, and they do not reach the level of advancement and growth unless they reach to customer's satisfaction and meet their expectations and managed to retain them, and customer care is the effective way to achieve competitive advantage and achieve success. Expectations are the true measure of the quality of the service provided, as the customer compares the actual performance of the service with his expectations and may become frustrated if the level of satisfaction drops. The organization can achieve the actual management of customer expectations through the following procedures (Abu Bakr, p: 110):

1. Performing the service correctly from the first time.
2. Ensuring that promises reflect the truth.
3. Continuous contacts with customers.
4. The speed of solving service problems.
5. Monitor changes in expectations.

The researcher believes that producers should discover what customers are looking for in the product (good/service) and know what the customers are looking for in the product (good/service).

What goes through their minds until they know every cultural value, every unknown motive, and every perception and difference that affects them, their decisions about where to go, what to buy, and how much they value the purchase.

Customers want to trust the service, which means that the service does what is expected of it as they want it, its usability means that the website services will solve the problem for which the customer entered the website. In order for the bank to outperform its competitors, it must develop the way in which it combines the four benefits (form/performance, time, place, ease of ownership and when the company does that and has transformed the client's imagination.

In fact, it is necessary to move and enter the corridors of customer's preferences in order to elaborate and provide appropriate services. It is one of the most inexpensive, and at the same time, most powerful way, and it can be done in writing, or over the phone, but nowadays it is best done over the web (Abu El Naga, p. 639.)

2.6. Marketing on the website

The benefits of creating a website are in line with the requirements of our modern age, the lack of a special website for your business is a big problem of marketing campaigns for your business. because people are always looking first on the Internet for different information about a commercial service or products specific to your business, and here is the importance of having a website for your business in order to develop your company's business and reach the largest part of the potential customer base who are looking for on online to obtain sufficient information that contributes to better displaying your products, faster sales and lower marketing costs...

The importance of building a corporate website:

Why do people visit the website of a business on the Internet? What are the benefits of creating a website? What is the importance of being online? How does this affect companies? Many questions and many topics related to this topic.

Searching for information about a company or product is the first thing customers do by visiting various web pages; therefore, companies need to provide customers with the necessary information that they may need. They should be available and accessible on the main websites

The importance of creating, designing and developing websites is divided into three categories:

1. Low costs.
2. Distinct identity is necessary for any company.
3. Easily update any new information on your site.
4. Determining more information and details about your customers and their interest in your products.
5. Integrate marketing tools that can be integrated with the website in order to perform analysis to divide users into groups with different demographic characteristics.
6. Easy to link users with their other interests.
7. Achieving greater sales through websites and reach to customers easily, and build trust between the company and users.
8. Obtained sufficient information that allows you to now increase investment and help you seize valuable business opportunities.

2.7. Customer's satisfaction, E-Marketing, and Website Factors Affecting It:

- The relationship of the website to the impact on customer's satisfaction:

Customer's satisfaction has received a lot of attention from studies as the number one key to an organization's success. Those organizations, in particular, are active in business management in the digital and information economy.

In order to organize and control the most important aspects that affect customer's satisfaction in the process of purchasing services, it is necessary to understand them first. Before going into these details, it should be noted that there is a relationship that banks can enhance to customer's satisfaction through the website by doing the following:

- Make it easy to find the bank's website.
- Use of computerized CRM strategies.
- Provide a reason for customers to visit the bank's website.
- The site should be visually appealing.
- The importance of demonstrating adequate interest to consumers through prompt and professional responses via the website.
- Ensure the efficiency of the delivery system.
- Attention to detail and focus on secure payment.

2.7.1. The relationship of e-marketing to the impact on customer's satisfaction:

Based on the researcher's examination of many previous research, the researcher believes that the following are the most important elements that influence consumer satisfaction by e-marketing:

1. The quality of electronic banking services:
2. The mental image of the bank.
3. Customer value.
4. Customer Personal Variables.

From the above, we find that the quality of banking services is one of the most important determinants of satisfaction. Therefore, improving quality will lead to increased customer satisfaction. However, if the service does not meet expectations, this will lead to consumer dissatisfaction. A bank's image is also one of the most important factors in achieving customer satisfaction. Stone defines it as "the set of experiences and knowledge that a customer acquires as a result of their interactions with the bank." Customer perceptions and attitudes toward a bank also determine the strength of the bank's image. If customers are satisfied, these perceptions will be positive; if they are dissatisfied, they will be negative. Customer personal variables also play an important role in achieving satisfaction. Several studies have highlighted demographic differences in the adoption of electronic banking services, concluding that women are the least likely to use them. In Turkey, a survey found that people in their forties and fifties were more likely to interact with services (Ghulam, K., 2014, pp. 99, 102).

2.7.2. The relationship of the dependent variable to the independent variables:

We conclude that the positive image links e-marketing and the website to be an effective strategy to encourage customers to choose the Bank's services and improve their attitudes and levels of satisfaction with them. Its impact will be clearly visible when deciding to switch to e-marketing and the benefits it provides, the most important of which is the ability to target customers to the website individually and not in groups. They treat better, manage their transactions independently, are in constant contact with the bank regardless of their location or time; All this contributes to the positive image of the bank and significantly improves their level of satisfaction. (A. Meziane, 2012, p. 98)

2.8. hypothesis development:

The results of the previous studies were summarized as follows:

E-marketing through electronic services has an impact on achieving commercial bank customer's satisfaction. There is a need for banks to encourage customers to adopt website services technology by emphasizing the benefits that customers get from their use, such as saving time

and effort, demographic variables play a major role in customer adoption of this technology, and there is a difficulty in dealing with electronic banking technology by the elderly and holders of low degrees. So, there is a necessity for banks to adopt a policy that leads to increasing customer confidence in electronic banking technology in terms of providing confidentiality and security.

Based on previous studies, the researcher concluded the followings:

- There is a significant impact of e-marketing on the website on customer's satisfaction in Saudi banks.
- There is a significant impact of the website on customer's satisfaction in Saudi banks.

2.10. Previous Studies:

At a time when E-marketing and websites have a significant impact on customer's satisfaction, we chose to do a search for them and found that they were discussed in many research and studies, but according to the opinions of the study, there are those who shed light on digital marketing alone or customer's satisfaction alone and there are those who shed light They both have a strong relationship with each other. Below are some of the previous studies that the researcher's project relies on them. Mohammed Nabil Mohamed Abdel Rahim, (2011) found that There is a statistically significant effect of electronic marketing by mobile phone on customer's satisfaction. There is a statistically significant effect of the response speed by mobile phone on customer's satisfaction. There is a statistically significant effect of the efficiency of mobile services performance on customer's satisfaction. The Maarif Randa (2018-2019) summarized that bank customers are aware of several dimensions of E- marketing, but the main dimensions Which directly affect their satisfaction were: product, distribution, promotion. While Firas Muslim Abu Qaoud and Imad Ahmed Al-Dhaimat presented (2016) The study resulted in a set of results, the most important of which are: There is an effect of e-marketing through electronic services in achieving customer's satisfaction of Commercial Bank of Jordan, there is a significant impact of e-marketing in achieving Bank of Jordan customer's satisfaction through the diversity of electronic means of communication adopted by the study.

And (Kolodinsky, Hogarth, 2000) found the necessity for banks to encourage customers to adopt electronic banking technology by emphasizing the advantages that customers obtain from use, such as saving time and effort. The demographic variables play a major role in the adoption of this technology by customers, and that there is difficulty in dealing with electronic banking technology by the elderly and holders of low degrees. The necessity for banks to adopt a policy that leads to increasing customers' confidence in electronic banking technology in terms of providing confidentiality and security. On the other hand, (Al-Ashaban & Burney, 2001) argued that there is an effect of demographic variables on the adoption behavior of the Saudi customer in his dealings with banking technology.

2.11. What distinguishes the current study from previous studies?

The majority of previous studies were conducted on European organizations in the commodity and service sectors, such as banking and commodity services, and others. While the current study was applied in the environment of Saudi commercial banks, that is, in an Arab marketing environment that has a variable and competitive nature.

The research directions of the previous studies varied, which aimed to measure the impact of e-marketing on the feasibility of banking services, while the current study sought to identify the impact of e-marketing on the website on achieving customer's satisfaction in Saudi banks.

3. Study Methodology:

The study used the descriptive approach in its case study style. The study relied on the Secondary independent variables which is: Gender, Age, Education level, Employment status, and Duration of dealings with Saudi banks. The dependent variable is the satisfaction of Saudi bank customers from the perspective of Saudi bank customers themselves.

3.1. Study Sample:

The study sample consisted of 235 participants from Saudi bank customers. The following tables show the distribution of the study sample members according to the study variables:

Table (1): Distribution of the study sample according to the study variables:

Gender	Male	Female
	91	144
	39%	61%

Age	From 25 to 30		From 31 To 35		Older Than 36
	84		52		99
	36%		22%		42%
level of education	Secondary		College		Postgraduate
	30		154		51
	13%		66%		22%
Work Status	Student		Employee		Not Work
	41		110		84
	17%		47%		36%
Period of dealing	Less Than 1	F 1 to 5	F 6 to 10	F 11 to 15	More than 15
	28	53	52	34	68
	12%	23%	22%	14%	29%

It is clear from the previous table that the largest percentage of the sample members, which occupied the first rank according to the gender variable, was in favor of the (female) category, reaching (61%), while the (male) category came in the second rank with a percentage of (39%). and the largest percentage of the sample members, which occupied the first rank according to the age variable, was in favor of the category (more than 36), reaching (42%), while the category (from 25 to 30) came in the second rank with a percentage of (36%).), and a category (from 31 to 35) in the third rank with a rate of (22%), which indicates that the majority of the respondents in the questionnaire are from high age groups and therefore possess sufficient maturity to provide responses that help the field study achieve its objectives.

It is clear from the previous table that the largest percentage of the sample members, which occupied the first rank according to the variable of education level, was in favor of the (Bachelor's) category (66%), while the (Masters and above) category came in the second rank with a percentage of (22%). And the (secondary) category is in the third rank with a percentage of (13%), and the researcher attributes this to the fact that the bachelor holders are the majority of the community and therefore the majority of those dealing with banks, as those enrolled in postgraduate programs from masters and above represent a small number of community members. and the largest percentage of the sample members, which occupied the first rank according to the variable of employment status, was in favor of the category (employee/e), which amounted to (47%), while the category (I do not work) came in the second rank with a percentage of (36%),

and the category (student/e) ranked third with a rate of (17%); The researcher attributes this to the fact that the employees have fixed incomes, and therefore they are among the most dealing with banks, so it is logical that they are among the most participants in responding to the questionnaire. And the largest percentage of the sample members, which occupied the first rank according to the variable period of dealing, was in favor of the category (more than 15), which amounted to (29%), while the category (from 1 -5) came in the second rank with a percentage of (23%), and the category (from 6 -10) in the third rank with a percentage of (22%), while the category (from 11- 15) came in the fourth with a percentage of (14%), and the category (less than 1) in the fifth And the latter with a rate of (12%), which indicates the great experience enjoyed by the majority of the respondents of the respondents in responding to the questionnaire with regard to dealing and hesitation with banks, and thus their ability to give responses according to the results of the field study.

3.3. Study Tool:

The study tool was represented in a questionnaire to reveal: The impact of e-marketing on the website on achieving customer's satisfaction of Saudi banks from the point of view of the bank customers themselves. The questionnaire consisted of three axes as follows:

- The first axis: e-marketing for Saudi banks.
- The second axis: the website of Saudi banks.
- The third axis: customer's satisfaction with Saudi banks.

It also included, in addition to the previous three axes, a number of secondary independent variables, which were treated as the independent variables, which are: Gender, Age, Education level, Employment status, and Duration of dealings with Saudi banks.

To Build the study tool, the researcher followed methodological steps represented by Reviewing the available literature on the impact of e-marketing on the website on achieving bank customer satisfaction and reviewing the tools of some previous studies, Determining the purpose of the questionnaire, Determining the type and categories of assessment for the questionnaire and preparing the initial image for resolution.

The questionnaire phrases were built according to the five-point Likert scale: several paragraphs, each paragraph corresponding to five ratings (strongly agree, agree, disagree, strongly disagree, neutral).

To verify the validity of the content of the study tool, and to ensure that it serves the objectives of the study; It was presented to a group of arbitrators, from faculty members specializing in business administration in Saudi universities, and they were asked to consider the adequacy of the study tool, and express their opinion on it, in terms of: the suitability of the phrase to the content, and consideration of the adequacy of the study's performance. and to validity of the internal consistency of the statements of the study tool the tool was applied to a survey sample of the study population, which amounted to (10) (customers of Saudi banks), And then extract the construct validity coefficients by calculating the Pearson Correlation coefficient between each of the expressions with the axis contained therein using the statistical packages (SPSS) program; In order to show the consistency of the phrases with the axis contained in it, and the following is a presentation of the axes of the study tool:

Table (2): Pearson correlation coefficients between each statement and the axis contained therein:

Second, e-marketing		Third, website,		Fourth, achieving job satisfaction	
NO	Correlation Coefficient	NO	Correlation Coefficient	NO	Correlation Coefficient
1	0.77**	1	0.66**	7	0.69**
2	0.76**	2	0.66**	8	0.73**
3	0.76**	3	0.67**	9	0.80**
4	0.80**	4	0.73**	10	0.73**
5	0.82**	5	0.76**	11	0.77**
6	0.76**	6	0.73**		

** The correlation coefficient is statistically significant at the significance level ($0.01 = \alpha$)

The results in Table (2) indicate that the values of the correlation coefficients for the axis phrases (e-marketing for Saudi banks) with the total degree (the axis as a whole) ranged between (0.76**-0.82**) at the significance level ($0.01=\alpha$), which indicates To the appropriateness of these phrases to measure what they were set for, and the values of the correlation coefficients for the axis phrases (website in Saudi banks) with the total degree (the axis as a whole) ranged between (0.66**-0.76**) at the significance level ($0.01=\alpha$). Which indicates the appropriateness of these phrases to measure what they were set for, and in view of the values of the correlation coefficients for the terms of the axis (customer's satisfaction with Saudi banks) with the total degree (the axis as a

whole) ranged between (0.69**-0.80**) at the significance level ($0.01=\alpha$).) Which indicates the appropriateness of these phrases to measure what they were set for, and in the light of the results of internal consistency, no phrases were omitted from the study tool phrases, and the following is a presentation of the Pearson correlation coefficients between each axis and the tool as a whole, as shown in the following table.

To verify the stability of the study tool, the stability coefficient was extracted, according to the Cronbach's alpha equation for internal consistency, for each of the questionnaire's axes and for the questionnaire as a whole, where the stability coefficient of individuals' responses in all study axes was high, as indicated by the overall stability coefficient of the tool, which reached (0.93), while the values of the tool's axes and dimensions ranged between (0.90) and (0.86), which are values that encourage confidence in the tool, and thus confidence in the results of the responses of the study sample individuals when applied in the field.

After completing the calculation of validity and reliability of the questionnaire, the questionnaire became in its final form, consisting of (17) phrases distributed over three axes, The response was designed on each statement according to the five-point Likert scale.

3.4. Statistical Processing Methods:

To achieve the objectives of the study and analyze the collected data, many appropriate statistical methods were used using the Statistical Package for Social Sciences (SPSS 24), and the following statistical measures were used:

1. Frequencies and percentages were used to identify the demographic characteristics of the study sample members.
2. Pearson correlation coefficient to identify the validity of the internal consistency of the paragraphs of the fields of the study tool.
3. Stability coefficient by Cronbach's alpha method to determine the stability of the study tool.
4. The square root of the reliability coefficient (Cronbach's alpha) to identify the indicators of the subjective validity of the study tool.
- 6- Arithmetic averages and standard deviations to detect e-marketing, website and bank customer's satisfaction.
- 7- Simple Linear Regression Analysis: This is to determine the regression model that describes the impact of e-marketing on the website on achieving bank customer's satisfaction.

8- Kolmogorov-Smirnov test to check the moderation of the data distribution, according to the study variables.

9- Mann–Whitney U test for two independent samples; To compare the average responses of the study sample members about the impact of e-marketing on the website on achieving bank customer's satisfaction from the point of view of Saudi bank customers according to the variable (gender).

10- The Kruskal-Wallis test to determine the significance of the differences between the responses of the study sample according to the variables (age, education level, employment status, and duration of dealing with Saudi banks).

4. Results and Discussion:

Results related to the main question, which states: What is the impact of e-marketing on the website on achieving bank customers' satisfaction from the Saudi bank customers' point of view?

This question can be answered by addressing the following sub-questions:

4.1. Results related to the first sub-question, which states: What is the importance of e-marketing in general, and what is the reality of website quality in general, and what is the reality of bank customers' satisfaction in general, from the point of view of Saudi bank customers?

To answer this question, the arithmetic averages, standard deviations, the order and the degree of estimation were calculated, according to the response of the study sample members on the total of each axis of the questionnaire about the impact of e-marketing on the website on achieving bank customer's satisfaction from the point of view of Saudi bank customers, and on the total questionnaire in particular.

Table (3) shows the arrangement of the axes to answer the first sub-question, and they were arranged in descending order according to the arithmetic means and standard deviations.

Table (3) The arrangement of the axes to answer the first sub-question, they were arranged in descending order according to the arithmetic means and standard deviations.

#	Fields	Axes Arithmetic Mean	Standard deviation	Assessment	Arrangement
1	E-Marketing	4.33	0.66	Strongly Agree	1
2	Website	4.16	0.72	Agree	3

3	Customer's satisfaction	4.32	0.69	Strongly Agree	2
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It is clear from Table (3) that the axis of the importance of "e-marketing" came in the first place followed by the axis of the reality of "customer's satisfaction" in the second place, and the third axis of the reality of the "website"; This result shows the affirmation of the study sample members of those dealing with Saudi banks on the importance of e-marketing and therefore the importance of the bank following up on the latest developments in e-marketing tools. This result shows the low quality of the banks' website with regard to some issues due to the lack of it providing solutions to problems easily and the lack of assistance in not going to the bank branch, and thus its need for further development and inventing appropriate solutions.

The result related to the presence of the website axis in the third and final rank is consistent with the result of the study (Kolodinsky, Hogarth, 2000), which indicated the lack of customers' use of electronic services provided by banks, and therefore the need for banks to encourage customers to rely on electronic technologies by emphasizing the advantages That customers get from the use, such as saving time and effort.

4.2. Results related to the second sub-question, which states: What is the level of importance of the electronic marketing axis for Saudi banks from the point of view of Saudi bank customers?

To answer this question, the arithmetic averages, standard deviations, level statement, and arrangement were calculated according to the responses of the study sample members to the phrases mentioned in the axis (electronic marketing) from the point of view of Saudi bank customers, which was measured based on (6) statements, as the results show in the following table.

Table (4): Descriptive statistics of level of importance of the electronic marketing among Saudi bank customers arranged in descending order

Phrase	Responses						SMA	Standard deviation	approval level
	Neutral	Strongly Disagree	Disagree	Agree	Strongly Agree				
6.The bank that follows up on the latest developments in e-marketing tools is more prepared to serve its customers.	K 3	3	6	118	105	4.34	0.75	Strongly Agree	
	% 1.28	1.28	2.55	50.21	44.68				

7. Developing electronic marketing tools for banks that lead to better customer service	K	3	2	3	88	139	4.53	0.67	Strongly Agree
	%	1.28	0.85	1.28	37.45	59.15			
8. The use of electronic marketing by banks increases the efficiency of service provision	K	10	2	10	88	125	4.38	0.83	Strongly Agree
	%	4.26	0.85	4.26	37.45	53.19			
9. The use of electronic marketing in banking services helped to complete the workers correctly and with high accuracy	K	6	4	13	95	117	4.31	0.9	Strongly Agree
	%	2.55	1.7	5.53	40.43	49.79			
10. The use of electronic marketing by banks reduced the cost, time and effort on the customer	K	7	3	11	79	135	4.41	0.86	Strongly Agree
	%	2.98	1.28	4.68	33.62	57.45			
11. The bank I deal with offers its services to customers with the latest electronic marketing methods	K	18	8	23	99	87	4	1.07	Agree
	%	7.66	3.4	9.79	42.13	37.02			
Total score for the e-marketing axis							4.33	0.66	Strongly Agree

The results in Table (4) indicate that the degree of approval of the importance of electronic marketing for Saudi banks in the axis (electronic marketing) from the point of view of Saudi bank customers, in general, came with a degree (strongly agree), as the arithmetic mean was (4.33) and with a standard deviation (0.66)), the arithmetic means of the phrases ranged between (4.53) and (4), and the standard deviations of the phrases ranged between (1.07) and (0.67), and all the statements indicating the importance of this axis came with a degree (strongly agree) to (agree), and resolved Statement No. (7) (the development of electronic marketing tools for banks leads to better customer service) is in the first order. In the second order came phrase No. (10) (banks' use of electronic marketing methods reduced the cost, time and effort on the customer).

As for the phrases that got the lowest ranks, phrase No. (9) (the use of electronic marketing in banking services helped complete the work correctly and with high accuracy) came in the fifth.

In the sixth and final rank came the phrase (11) (the bank I deal with provides its services to customers with the latest electronic marketing methods.); This may be due to the interest of the bank in providing its services to customers by any method of electronic marketing, even if it is a little modern, the customer feels greatly comfortable compared to the bank not providing services at all.

This result is in general agreement with the result of the study of (Mohammed Nabil Mohamed Abdel Rahim, (2011), which indicated that the bank's interest in e-marketing in various ways, such as an application on a mobile phone, is one of the things that arouse customers' interest and desire greatly.

4.3. Results related to the third sub-question, which states: What is the level of reality of the website quality axis in Saudi banks from the point of view of Saudi bank customers?

To answer this question, the arithmetic averages, standard deviations, level statement, and arrangement were calculated according to the responses of the study sample members to the statements in the axis (website) from the point of view of Saudi bank customers, which was measured based on (6) statements, as the results show in the following table:

Table (5): Descriptive statistics of website items among Saudi bank customers, arranged in descending order

Phrase		Responses					SMA	Standard deviation
		Neutral	Strongly Disagree	Disagree	Agree	Strongly Agree		
12. The website of banks provides solutions to problems easily	K	13	4	14	108	96	4.18	0.91
	%	5.53	1.7	5.96	45.96	40.85		
13. The website provides its services around the clock	K	10	6	18	92	109	4.19	1.01
	%	4.26	2.55	7.66	39.15	46.38		
14. The website provides a service to answer your questions during the holidays	K	30	7	29	99	70	3.83	1.08
	%	12.77	2.98	12.34	42.13	29.79		
15. The website helps me not to go to the bank branch	K	10	5	25	78	117	4.18	1.06
	%	4.26	2.13	10.64	33.19	49.79		

16. The website helps provide convenient and secure payment methods	K	5	4	9	89	128	4.4	0.85
	%	2.13	1.7	3.83	37.87	54.47		
17. Promoting the bank's website helps me keep track of the latest updates of the bank's services	K	22	2	14	96	101	4.19	0.9
	%	9.36	0.85	5.96	40.85	42.98		
Total score for the e-marketing axis							4.33	0.66

The results in Table (5) indicate that the degree of approval of the reality of the quality of the website in Saudi banks in the axis (website) from the point of view of customers of Saudi banks, came in general with a degree (agree), as the arithmetic mean was (4.16) and with a standard deviation (0.72).), the arithmetic means of the phrases ranged between (4.40) and (3.83), and the standard deviations of the phrases ranged between (1.08), and (0.85), and all the statements indicating the reality of this axis came with a degree (strongly agree) to (agree), and resolved Statement No. (16) (helps the website to provide convenient and secure payment methods) is in the first order. In the second order came phrase No. (17) (promoting the bank's website helps me follow up on the latest updates of the bank's services). As for the phrases that got the lowest ranks, phrase No. (15) (the website helps me not to go to the bank branch) came in the fifth. In the sixth and last place came the phrase (14) (the website provides a service to answer your questions during the holidays.); This may be due to the weakness of the website's assistance to the customer regarding not going to the bank branch, in addition to the weak provision of the website to answer questions during the holidays.

This result is in general agreement with the result of the study (Maarif Randa, 2018 -2019), which indicated that customers are highly aware of some of the problems faced by banks.

4.4. Results related to the fourth sub-question, which states: What is the level of reality of the customer's satisfaction axis with Saudi banks from the point of view of Saudi bank customers?

To answer this question, the arithmetic averages, standard deviations, level statement, and arrangement were calculated according to the responses of the study sample members to the statements in the axis (customer's satisfaction) from the point of view of Saudi bank customers, which was measured based on (5) statements, as the results show in the following table:

Table (6): Descriptive statistics of customer satisfaction items among Saudi bank customers?
arranged in descending order:

Phrase		Responses					SMA	Standard deviation
		Neutral	Strongly Disagree	Disagree	Agree	Strongly Agree		
18. Availability of security and confidentiality in e-marketing via the website	K	9	3	13	105	105	4.26	0.87
	%	3.83	1.28	5.53	44.68	44.68		
19. Ease of using banking operations on the website	K	5	3	8	97	122	4.39	0.8
	%	2.13	1.28	3.4	41.28	51.91		
20. The website helps meet the needs of customers	K	12	2	11	107	103	4.27	0.83
	%	5.11	0.85	4.68	45.53	43.83		
21. Use the website at any time you need to use it	K	9	3	5	90	128	4.43	0.78
	%	3.83	1.28	2.13	38.3	54.47		
22. Increasing confidence in using the website and being satisfied with dealing with it	K	13	5	11	100	106	4.24	0.91
	%	5.53	2.13	4.68	42.55	45.11		
	%	9	3	13	105	105		
Total score for the e-marketing axis							4.33	0.66

The results in Table (6) indicate that the degree of approval of the reality of customer's satisfaction with Saudi banks in the axis (customer's satisfaction) from the point of view of customers of Saudi banks, came in general with a degree (strongly agree), as the arithmetic mean was (4.32) and with a standard deviation (0.69), the arithmetic averages of the phrases ranged between (4.43) and (4.24), and the standard deviations of the phrases ranged between (0.91) and (0.78), and all the statements indicating the reality of this axis came to a degree (strongly agree), and the statement No. (21) (Use the website anytime you need to use it) in the first place. In the second order, phrase No. (19) (ease of using banking operations on the website).

As for the phrases that got the lowest ranks, phrase No. (18) (providing security and confidentiality in e-marketing via the website) ranked fourth. In the fifth and final order came the phrase (22) (increasing confidence in using the website and being satisfied with dealing with it);

The researcher attributes this result to the customer's feeling of security and confidentiality in e-marketing through the website, which has led to an increase in confidence in using the website and the conviction to deal with it.

This result is in general agreement with the result of the study (Firas Muslim Abu Qaoud and Imad Ahmed Al-Dhaimat presented, (2016)), which indicated that the customer's sense of security when e-marketing has a significant impact on achieving Bank of Jordan customer's satisfaction.

4.5. Results related to the fifth sub-question, which is:

Are there statistically significant differences at the level of significance ($\alpha \geq 0.05$) between the average responses of the study sample members about the impact of e-marketing on the website on achieving bank customer's satisfaction from the point of view of Saudi bank customers due to the variable (gender, age, education level, and job status) And the duration of dealing with Saudi banks?

This can be addressed as follows:

4.5.1. Regarding the gender variable:

To identify the differences between the responses of the study sample members about the impact of e-marketing on the website on achieving bank customer's satisfaction with regard to the axes (electronic marketing, website, customer's satisfaction, and the axes as a whole) from the point of view of Saudi bank customers, depending on the gender variable, a test was conducted Mann Whitney, to determine the significance of the differences between the responses of the study sample members, and the following table shows that:

Table (7): Mann-Whitney test results for differences in the impact of website e-marketing on customer satisfaction by gender

	Sex	No.	Average	Total	MW Value	Z Value	Statistical Sig.
E-Marketing	Male	91	125.9	11455.5	5834.5	-1.4	0.15
	Female	144	113	16274.5			
	Total	235					
Website	Male	91	119.6	10881.5	6408.5	-0.3	0.78
	Female	144	117	16848.5			
	Total	235					

Customer's satisfaction	Male	91	116.8	10630.5	6444.5	-0.2	0.83
	Female	144	118.7	17099.5			
	Total	235					
Total Survey	Male	91	121.7	11073.5	6216.5	-0.7	0.51
	Female	144	115.7	16656.5			
	Total	235					

Table (7) shows that there are no statistically significant differences at the significance level (0.05) or less between the average responses of the study sample members of Saudi bank customers, about the impact of electronic marketing on the website on achieving bank customers' satisfaction in the axes (electronic marketing, website, customer's satisfaction, and the axes as a whole) according to the gender variable, where the statistical value of (Mann Whitney) reached (5834.5 - 6408.5 - 6444.5 - 6216.5), respectively, and its statistical significance (0.15 - 0.78 - 0.83 - 0.51), which are not statistically significant; This may be due to the application of the same systems And the legislation on e-marketing of the website of the customers, whether they are male or female alike, and therefore the type does not affect the impact of e-marketing on the website on achieving bank customers' satisfaction.

4.5.2. Regarding the age variable:

To identify the differences between the responses of the study sample members about the impact of e-marketing on the website on achieving bank customer's satisfaction with regard to the axes (electronic marketing, the website, customer's satisfaction, and the axes as a whole) from the point of view of Saudi bank customers, depending on the age variable, a test was conducted Kruskal Wallis, to determine the significance of the differences between the responses of the study sample members, and the following table shows that:

Table (8): Kruskal–Wallis test results for differences in the impact of website e-marketing on customer satisfaction by age

	Age (Years)	No.	Average	KW Test value	Degree of freedom	Statistical sig.
E-Marketing	25 to 30	84	108.9	2.9	2	0.23
	31 to 35	52	117.4			
	>36	99	126			

	Total	235				
Website	25 to 30	84	112.3	0.9	2	0.62
	31 to 35	52	121.9			
	>36	99	120.8			
	Total	235				
Customer's satisfaction	25 to 30	84	119.2	0.1	2	0.93
	31 to 35	52	119.7			
	>36	99	116.1			
	Total	235				
Total Survey	25 to 30	84	110.8	1.5	2	0.47
	31 to 35	52	120.1			
	>36	99	123			
	Total	235				

Table (8) shows that there are no statistically significant differences at the significance level (0.05) or less between the average responses of the study sample members of Saudi bank customers, about the impact of e-marketing on the website on achieving bank customers' satisfaction in the axes (e-marketing, website, customer's satisfaction, and the axes as a whole) according to the age variable. The statistical value of (Kruskal Wallis) was (2.9-0.9-0.1-1.5), respectively, and its statistical significance (0.23-0.62-0.93-0.47), which are not statistically significant; This may be due to the fact that the benefit of e-marketing on the website is one and is available to everyone regardless of their age, and therefore age does not affect the impact of e-marketing on the website on achieving bank customers' satisfaction.

4.5.3. Regarding the education level variable:

To identify the differences between the responses of the study sample members about the impact of electronic marketing on the website on achieving bank customer's satisfaction with regard to the axes (electronic marketing, the website, customer's satisfaction, and the axes as a whole) from the point of view of Saudi bank customers, according to the education level variable, a study was conducted Kruskal-Wallis test, to determine the significance of the differences between the responses of the study sample members, and the following table shows that:

Table (9): Kruskal–Wallis test results for differences in website e-marketing impact on customer satisfaction by education level

	Education	No.	Average	KW Test value	Degree of freedom	Statistical sig.
E-Marketing	Secondary	30	112.9	0.53	2	0.77
	College	154	117.2			
	Post Grad.	51	123.5			
	Total	235				
Website	Secondary	30	118.5	0.04	2	0.98
	College	154	118.5			
	Post Grad.	51	116.2			
	Total	235				
Customer's satisfaction	Secondary	30	129.2	3.01	2	0.22
	College	154	112.5			
	Post Grad.	51	127.9			
	Total	235				
Total Survey	Secondary	30	120	0.3	2	0.86
	College	154	116.3			
	Post Grad.	51	122			
	Total	235				

Table (9) shows that there are no statistically significant differences at the significance level (0.05) and less between the average responses of the study sample members of Saudi bank customers, about the impact of electronic marketing on the website on achieving bank customers' satisfaction in the axes (electronic marketing, website, customer's satisfaction, and the axes as a whole) according to the education level variable. The statistical value of (Kruskal Wallis) was (0.53 - 0.04 - 3.01 - 0.3), respectively, and its statistical significance (0.77 - 0.98 - 0.22 - 0.86), which are not statistically significant; This may be due to the fact that the services provided by e-marketing on the website are one and available to everyone regardless of their education levels, and therefore the educational level does not affect the impact of e-marketing on the website on achieving bank customers' satisfaction.

4.5.4. Regarding the functional status variable:

To identify the differences between the responses of the study sample members about the impact of e-marketing on the website on achieving bank customer's satisfaction with regard to the axes (electronic marketing, the website, customer's satisfaction, and the axes as a whole) from the point of view of Saudi bank customers, depending on the job status variable, Kruskal- Wallis test, to determine the significance of the differences between the responses of the study sample members, and the following table shows that:

Table (10): Kruskal–Wallis test of website e-marketing impact on customer satisfaction across job status groups

	Work Stat.	No.	Average	KW Test value	Degree of freedom	Statistical sig.
E-Marketing	Employee	110	129.45	7.97	2	0.02
	Student	41	120.05			
	Not Work	84	102			
	Total	235				
Website	Employee	110	118.17	0.48	2	0.79
	Student	41	123.84			
	Not Work	84	114.93			
	Total	235				
Customer's satisfaction	Employee	110	123.35	1.93	2	0.38
	Student	41	119.88			
	Not Work	84	110.07			
	Total	235				
Total Survey	Employee	110	124.35	2.54	2	0.28
	Student	41	119.87			
	Not Work	84	108.78			
	Total	235				

Table (10) shows that there are no statistically significant differences at the significance level (0.05) and less between the average responses of the study sample members of Saudi bank customers, about the impact of electronic marketing on the website on achieving bank customers'

satisfaction in the axes (website, customer's satisfaction , and axes as a whole) according to the functional status variable, where the statistical value of (Kruskal Wallis) reached (0.48 - 1.93 - 2.54), respectively, and its statistical significance (0.79 - 0.38 - 0.28), which are not statistically significant.

As it is clear from Table (20) that there are statistically significant differences at the significance level (0.05) and less between the average responses of the study sample members of Saudi bank customers, about the impact of electronic marketing on the website on achieving bank customers' satisfaction in the axis (electronic marketing) according to the variable The employment status in favor of (employee/e), where the statistical value of (Kruskal Wallis) was (7.97), and its statistical significance was (0.02), which is a statistically significant value, and the average ranks (for employee/e) was (129.45), which is higher than the averages of the rest of the categories, and therefore the category (employee / e) sees the importance of electronic marketing more than others, which may be attributed to their presence in their jobs at the time of the work of banks, and therefore the difficulty of going to banks on an ongoing basis.

4.5.5. Regard to the variable duration of dealing:

To identify the differences between the responses of the study sample members about the impact of electronic marketing on the website on achieving bank customers' satisfaction with regard to the axes (electronic marketing, the website, customer's satisfaction, and the axes as a whole) from the point of view of Saudi bank customers, depending on the variable of the duration of the transaction, a procedure was conducted Kruskal-Wallis test, to determine the significance of the differences between the responses of the study sample members, and the following table shows that:

Table (11): Kruskal–Wallis test of website e-marketing impact on customer satisfaction across customer dealing duration groups

	Deals (Years)	No.	Average	KW Test value	Degree of freedom	Statistical sig.
E-Marketing	< 1	28	104.9	7.66	4	0.1
	1 to 5	53	108.4			
	6 to 10	52	108.3			
	11 to 15	34	136.9			

	> 15	68	128.8			
	Total	235				
Website	< 1	28	126.1	3.16	4	0.53
	1 to 5	53	105.8			
	6 to 10	52	124.9			
	11 to 15	34	125			
	> 15	68	115.3			
	Total	235				
Customer's satisfaction	< 1	28	123	1.68	4	0.79
	1 to 5	53	114.9			
	6 to 10	52	119.5			
	11 to 15	34	128.4			
	> 15	68	112			
	Total	235				
Total Survey	< 1	28	118.5	2.34	4	0.67
	1 to 5	53	108.3			
	6 to 10	52	117.1			
	11 to 15	34	130.7			
	> 15	68	119.7			
	Total	235				

It is evident from Table (11) that there are no statistically significant differences at the significance level (0.05) and less between the average responses of the study sample members of Saudi bank customers, about the impact of e-marketing on the website on achieving bank customers' satisfaction in the axes (e-marketing, website, customer's satisfaction, and the axes as a whole) according to the variable of dealing period, where the statistical value of (Kruskal Wallis) reached (7.66 - 3.16 - 1.68 - 2.34), respectively, and its statistical significance (0.10 - 0.53 - 0.79 - 0.67), which are not statistically significant.

4.5.6. Results related to the fifth sub-question, which reads:

Is there an impact of e-marketing on the website on achieving bank customer's satisfaction from the point of view of Saudi bank customers?

In order to answer that question, a multi-linear regression model was built, which shows the following:

Table (12) Regression model for the relationship between the dimensions of e-marketing on the website on achieving bank customer's satisfaction

Statistical significance	Value of T	Standard regression coefficients	Non-standard regression coefficients		Independent variables	Dependent variable
		(Beta)	Standard error	B Coefficient		
0	5.61	0.33	0.05	0.28	E-Marketing	Customer's satisfaction
0	8.39	0.49	0.05	0.39	Website	
0	16.83	0.74	0.02	0.34	E-Marketing in Website	
0	4.25		1.05	4.47	Constant gradient	

The results of the analysis revealed the following:

The value of t was statistically significant at a significance level of (0.05) or less with regard to all aspects of e-marketing on the website and customer's satisfaction. Therefore, the estimated regression equation between them can be put in the following picture:

Total customer's satisfaction = 0.28 (e-marketing) + 0.39 (website) + 0.34 (e-marketing on the website) + 4.47

This relationship means that with an increase of (banks' interest in e-marketing) by one degree, customer's satisfaction increases by (0.28) degrees, and with an increase in (the quality of the bank's website) by one degree, customer's satisfaction increases by (0.39) degrees, and with an increase in (interest in marketing) e-mail on the website) by one degree, the customer's satisfaction increases by (0.34) degrees.

As it is clear from the previous table that (interest in e-marketing on the website) ranked first in terms of its predictive ability to customer's satisfaction, where the degree of the beta coefficient was equal to (0.74), and (the quality of the bank's website only) ranked second in terms of its predictive ability to customer's satisfaction. Where its score was equal to (0.49), and the axis

(electronic marketing only) ranked third in the district predictive ability of the customer, where his score was (0.33).

The following table can illustrate the strength indicators of the regression model for the relationship between the impact of e-marketing on the website and customer's satisfaction, as follows:

Table (13) Indicators of the strength of the regression model for the impact of e-marketing on the website and customer's satisfaction

The coefficient of determination			Morale form	
Modified determination factor	Selection factor (effect size)	Correlation coefficient (R)	Statistical significance	Q value
(Adjusted R Square)	(R Square)			
0.55	0.55	0.74	0	283.31

It is clear from the previous table that the correlation coefficient of e-marketing on the website and customer's satisfaction was 0.74, which indicates the strength of the indicators of the regression model of the relationship, especially that the value of the F was (283.31) with a statistical significance of (0.00), which indicates the significance of the model, and the coefficient of determination reached 0.55 and the average is 0.55, and this indicates that 55% of the variance in the dependent variable (customer's satisfaction) can be explained in the light of e-marketing on the website, and this indicates a large impact size, and the remaining percentage, which amounted to (0.45), can be explained by knowing other variables that were not It is within the scope of the current study.

Based on the foregoing, it is clear that:

There is a statistically significant effect at the level of significance ($\alpha \leq 0.05$) between e-marketing on the website and achieving bank customer's satisfaction from the point of view of Saudi bank customers.

5. Summary of Findings and Recommendations

5.1. Summary of the Study Results:

The study results can be summarized as follows:

1. E-Marketing Importance:

- The e-marketing axis ranked the highest among the three main axes, with an arithmetic mean of 4.33, a standard deviation of 0.66, and a rating of "strongly agree."

2. Customer's Satisfaction:

- The customer satisfaction axis ranked second, with an arithmetic mean of 4.32, a standard deviation of 0.69, and a rating of "strongly agree."

3. Website Reality:

- The website axis ranked third, with an arithmetic mean of 4.16, a standard deviation of 0.72, and a rating of "OK."

4. E-Marketing Axis Terms:

- Phrase No. 7 ("The development of electronic marketing tools for banks leads to better customer service") ranked the highest on the e-marketing axis with a mean of 4.53, a standard deviation of 0.67, and a rating of "strongly agree."

- The lowest ranking phrase on this axis was No. 11 ("The bank I deal with provides its services to customers with the latest electronic marketing methods"), with a mean of 4.00, a standard deviation of 1.07, and a rating of "OK."

5. Website Axis Terms:

- Phrase No. 16 ("Helps the website to provide convenient and secure payment methods") ranked the highest on the website axis with a mean of 4.40, a standard deviation of 0.85, and a rating of "strongly agree."

- The lowest ranking phrase was No. 14 ("The website provides a service to answer your questions during the holidays"), with a mean of 3.83, a standard deviation of 1.08, and a rating of "OK."

6. Customer Satisfaction Axis Terms:

- Phrase No. 21 ("Using the website at any time you need to use it") ranked the highest on the customer satisfaction axis with a mean of 4.43, a standard deviation of 0.78, and a rating of "strongly agree."

- The lowest ranked phrase was No. 22 ("Increasing confidence in using the website and being satisfied with dealing with it"), with a mean of 4.24, a standard deviation of 0.91, and a rating of "strongly agree."

7. Statistical Analysis:

- No statistically significant differences were found at the 0.05 significance level or less between the average responses of the study sample members (regarding gender, age, education level, and duration of dealing with banks) concerning the impact of e-marketing on website satisfaction.

8. Statistically Significant Impact:

- A statistically significant effect was found at the 0.05 significance level between e-marketing on the website and achieving bank customers' satisfaction, as perceived by Saudi bank customers.

5.2. Recommendations

Based on the findings of the study, the following recommendations are proposed:

- Saudi banks should expand the use of e-marketing in their services to enhance the accuracy and efficiency of their operations.
- Banks need to adopt the latest e-marketing methods to provide their services to customers, keeping up with technological advancements.
- Banks should introduce innovative ideas to make their websites more appealing and effective, discouraging customers from visiting physical branches.
- Ensure that the website provides customer service to answer questions, even during holidays, improving customer satisfaction and trust.
- It is essential to maintain high levels of security and confidentiality in e-marketing transactions through the bank's website, ensuring customer data protection.
- Television advertisements should be created to build customer confidence in the bank's website and promote the benefits of using online banking services.

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Job Satisfaction and Career Development as Elements Influencing Employee Retention (An applied study of the technical sector in the Kingdom of Saudi Arabia)

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Abstract:

This study aims to examine the impact of job satisfaction and professional development as key factors in enhancing employee retention within the technology sector in the Kingdom of Saudi Arabia. Retaining skilled human resources has become an increasing challenge in light of global competition and accelerating digital transformations, making understanding the determinants of job retention a strategic necessity for technology organizations. The study relied on a quantitative, descriptive, and analytical approach, and used an electronic questionnaire to collect data from a random sample of (120) employees working in technology companies in Riyadh. The questionnaire included three main axes: job satisfaction, professional development, and intention to stay. The data were analyzed using SPSS using descriptive statistics and multiple regression. The results showed that job satisfaction has a positive and statistically significant impact on employees' intention to stay, and that professional development has a fundamental impact on enhancing job stability. Combining the two variables, it was found that their combined effect explains a significant proportion of the variance in employees' intentions to stay. These results indicate that companies' adoption of balanced strategies that combine improving the work environment with providing development and growth opportunities is one of the most important factors ensuring employee retention.

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Keywords: Job satisfaction; career development; employee retention; technical sector; Saudi Arabia.

1. Introduction:

Human resource management (HRM) is one of the key drivers of organizational success in the digital economy era. More than ever, companies view human capital as a strategic capital that ensures sustained competitive advantage. Among the HR practices that have received widespread attention in contemporary literature, job satisfaction and career development stand out as essential factors in explaining employee retention or departure behavior, particularly in knowledge-intensive sectors such as information technology (Shahzad et al., 2024).

Recent global studies indicate that variables such as organizational support, job integration, and continuous learning programs directly or indirectly contribute to increased intentions to stay and reduced turnover rates, while high stress and unsupportive environments are associated with increased intentions to leave (Bai, Lv, & Liu, 2025). Therefore, creating a stimulating work environment, enhanced by clear professional development opportunities, is essential for retaining talent amid increasing competition for talent.

In the information technology sector in particular, employers face increasing challenges in retaining human capital, as the labor market is characterized by rapid change and high demand for digital skills. Previous studies have shown that fair wages, a quality work environment, recognition of efforts, and autonomy in performing tasks are among the most important determinants of employees' intention to stay in this sector (Asian Journal of Interdisciplinary Research, 2025). Thus, job satisfaction constitutes a fundamental psychological and behavioral axis linked to organizational commitment.

In the Saudi context, digital transformation represents a central pillar of the Kingdom's Vision 2030. The size of the ICT market reached approximately SAR 180 billion in 2024, with a compound growth rate of 7.5% over the past five years (MCIT, 2025). The digital economy's contribution to GDP has reached nearly 15%, reflecting the sector's growing strategic weight (GASTAT, 2025). These indicators demonstrate that the costs of employee loss in this sector are very high, making job satisfaction and professional development strategic, rather than secondary, factors.

Regarding the local labor market, international reports indicate that wage fluctuations and the high demand for technical skills in the Kingdom have made job mobility a prominent feature of the sector. This requires technical institutions to develop integrated job value propositions that go beyond monetary compensation to include environment, flexibility, and professional development

(International Journal of Manpower, 2025). Here, the role of training and mentoring programs and clear career paths emerges in raising levels of satisfaction and strengthening institutional commitment.

Theoretically, job satisfaction is defined as a psychological evaluative state that arises from an employee's perception of a set of dimensions, such as compensation, organizational justice, environment, relationships, supervision, and development opportunities (Gazi et al., 2024). Many studies explaining the relationship between satisfaction and retention rely on expectancy theory, which links an employee's expectation of certain outcomes to organizational behaviors such as commitment and retention (Vroom, 1964). However, satisfaction alone is not sufficient without genuine professional development opportunities that enable individuals to grow and advance in their careers.

Professional development represents a practical tool that organizations provide to their employees to hone their skills and enhance their readiness for future job requirements. Recent reviews have shown that development programs tailored to business needs contribute to enhancing both engagement and satisfaction, thereby increasing the likelihood of employee retention (Nasution, Suhairi, & Nurbaiti, 2024). In the technology sector, professional development gains additional importance as it allows employees to keep pace with rapid changes in technology and enables them to maintain their competitiveness in the job market.

From a cost perspective, losing a technical employee not only means additional recruitment and training costs, but also includes losses in tacit knowledge and delays in projects and innovation. Sector studies have shown that combining performance recognition, institutional support, and work-life balance policies leads to increased retention intentions by improving satisfaction levels (Bai et al., 2025). Therefore, building an integrated system of policies that link job satisfaction with professional development becomes a key approach to addressing the problem of turnover.

In the local context as well, the Saudi ICT sector strategy aims to create tens of thousands of digital jobs and enhance women's participation, which means an expanding talent pool and increased competition to attract them (Trade.gov, 2024). This reality requires technology organizations to adopt professional development programs that are compatible with the rapidly changing nature of the sector, such as mentoring, self-learning, and professional certifications in cybersecurity, cloud computing, and data analytics.

Despite the abundance of global studies on satisfaction and development, there is a relative lack of applied Arab literature examining this relationship within the Saudi technical sector specifically (Al-Harbi, 2024; Muhammad, 2025). Most Arab research focuses on the education, health, or management sectors, while there remains a research gap linking satisfaction and development to retention within a Saudi technical environment. Hence, the importance of this paper in bridging the gap through an applied study targeting workers in the Saudi technical sector.

Based on the above, this study aims to test two main hypotheses: first, that job satisfaction positively impacts employee retention in the Saudi technical sector; and second, that professional development positively impacts employee retention. The focus will be on the two independent variables alone, without introducing control variables, in order to highlight their direct impact on intention to stay and organizational commitment.

1.1. Study Problem:

Employee retention in the technology sector is an increasing challenge due to the intense competition for talent and the continuous demand for new digital skills. Although organizations recognize the importance of job satisfaction and professional development as key factors influencing retention intentions, Arabic and applied literature in the Saudi context remains limited in this area. Hence, the research problem arises in questioning the extent to which job satisfaction and professional development influence employee retention in the technology sector in the Kingdom of Saudi Arabia.

1.2. Study Questions:

The study is based on the following main questions:

1. What is the level of job satisfaction among employees in the Saudi technology sector?
2. What is the level of professional development opportunities and programs provided to employees in the technology sector?
3. What is the level of employee retention intentions within Saudi technology organizations?
4. What is the impact of job satisfaction on employee retention in the Saudi technology sector?
5. What is the impact of professional development on employee retention in the Saudi technology sector?

1.3. Study Objectives

This study aims to:

- Measure the level of job satisfaction among employees in the Saudi technology sector.

- Identify the level of professional development opportunities and programs in Saudi technology organizations.
- Determine the level of employee retention intentions within these organizations.
- Testing the relationship between job satisfaction and employee retention.
- Testing the relationship between career development and employee retention.
- Providing practical recommendations for decision makers in the Saudi technology sector to enhance human resource strategies.

1.4. Study Significance:

1. Theoretical Significance

Contributes to enriching the literature on job satisfaction and career development by directly linking them to employee retention in the Saudi context.

Provides an applied model that can be utilized in future research in similar Arab and technology environments.

Supports testing behavioral theories (such as expectancy and social exchange theory) in explaining employee retention intentions.

2. Practical Significance

Provides HR managers in technology companies with practical indicators on how to enhance satisfaction and development to increase talent retention.

Helps decision makers design career development programs aligned with the needs of the rapidly changing digital sector.

Provides strategic solutions to reduce the high cost of employee turnover in technology companies.

1.5. Study Hypotheses:

Based on previous literature, the study hypotheses are formulated as follows:

Hypothesis 1 (H1): There is a statistically significant positive effect of job satisfaction on employee retention in the Saudi technical sector.

Hypothesis 2 (H2): There is a statistically significant positive effect of career development on employee retention in the Saudi technical sector.

1.6. Study Variables:

1. Independent Variables:

- Job Satisfaction: This includes dimensions (pay and rewards, work environment, relationships, recognition, and work-life balance).
- Career Development: This includes dimensions (training and qualification, career path, guidance and counseling, and promotion opportunities).

2. Dependent Variable:

- Employee Retention: This is measured by (intention to stay, organizational commitment, and low turnover intentions).

2. Literature Review:

2.1. Job Satisfaction:

Job satisfaction is a central concept in organizational behavior literature, as it is linked to numerous outcomes such as performance, commitment, and intentions to stay. Locke (1976) defined it as "an affective state resulting from an individual's evaluation of his or her job or work experiences" (p. 1304). Since then, studies have evolved to confirm that job satisfaction represents a multidimensional variable that includes salary, work environment, relationships, career opportunities, and leadership style (Spector, 1997).

Recent studies indicate that a supportive work environment and positive motivation directly contribute to increased levels of satisfaction, which leads to improved organizational commitment and reduced intentions to resign (Mafini & Dlodlo, 2014). Other research has found that organizational justice and work-life balance significantly influence employee satisfaction (Ali & Farooqi, 2014).

In the Gulf context, Al-Qahtani's (2021) study concluded that job satisfaction in Saudi private sector institutions is significantly influenced by the clarity of career paths and transparency of promotions. Al-Hajri's (2020) study in Qatar confirmed that organizational climate and moral appreciation are key factors in enhancing satisfaction, even in the presence of financial constraints.

Key dimensions of job satisfaction:

- Salary, rewards, and fair pay are among the most important determinants of satisfaction.

- Leadership and supervision using a transformational leadership style contribute to raising levels of satisfaction.
- Work-life balance through support for flexibility policies is positively associated with employee satisfaction.
- Organizational relationships whereas Positive relationships with colleagues reduce psychological stress and increase satisfaction.

2.2. Career Development:

Professional development is viewed as a systematic process that helps employees improve their skills, develop their capabilities, and achieve their career goals. Hall (2002) emphasized that professional development is no longer solely the responsibility of the organization, but rather a shared responsibility between the employee and the organization.

Research indicates that training and development programs enhance individuals' skills and increase their likelihood of remaining in an organization (Kraimer, Seibert, Wayne, Liden, & Bravo, 2011). Baruch's (2006) study also demonstrated that clarity of career paths and mentoring are among the most important determinants of career advancement, which leads to increased organizational commitment.

A recent study in Malaysia found that promotion and training opportunities are closely linked to job satisfaction and retention (Ng, Ahmad, & Zainol, 2020). In the Arab context, Al-Shammari's (2022) study indicated that Saudi technology institutions that offer specialized training programs in cybersecurity and artificial intelligence achieve higher retention rates than others.

Training and development are among the most prominent dimensions of organizational development, providing employees with new skills that are compatible with changes in the work environment. A clear career path also helps employees envision their professional future. Additionally, guidance and counseling provide psychological and professional support to employees, enhancing a sense of accomplishment and recognition for efforts through promotion and career advancement. These factors are of great importance in employee professional development in the workplace.

2.3. Employee Retention:

Employee retention refers to an organization's ability to retain talented employees over long periods of time. It is an indicator of workforce stability and the effectiveness of human resource

policies. It is commonly viewed as a corporate strategy for reducing employee turnover costs and ensuring the continuity of organizational knowledge (Hausknecht, Rodda, & Howard, 2009).

Literature indicates that the factors most influential in retention include job satisfaction, career development, and a supportive organizational culture (Deery & Jago, 2015). Hussain and Deery's (2018) study also demonstrated that employees who feel valued by the organization and have opportunities for growth exhibit higher levels of job loyalty.

In the Saudi context, Al-Harbi's (2020) study found that the high rate of resignations in the IT sector is attributed to weak professional development programs and unclear career paths. Al-Baqmi's (2021) study also confirmed that providing a flexible environment with moral incentives contributes effectively to retaining talented employees.

Employee retention is achieved through job satisfaction, professional development programs, a supportive organizational culture that increases loyalty levels, and effective motivational leadership.

3. Methodology:

This study relied on a quantitative, descriptive, and analytical approach to measure the impact of job satisfaction and career development on employee retention in the technical sector in the Kingdom of Saudi Arabia. An electronic questionnaire was used to collect data from the study population, defined as employees working in technical sector companies in Riyadh. A sample of 120 employees was selected using a simple random sampling method to represent the target population, ensuring the accuracy of the results and their generalizability across the study.

3.1. Study Design and Type:

The study relies on a descriptive, analytical, quantitative approach. This approach allows for describing the phenomenon under investigation and analyzing the relationships between variables using precise statistical tools. It is also suitable for testing hypotheses that seek to determine the impact of job satisfaction and professional development on employee retention, in line with the study's objectives.

3.2. Study Population:

The study population consists of all employees working in technology companies in Riyadh, given that the city is a major center for technology and digital transformation in the Kingdom of Saudi Arabia, and includes a number of local and international companies operating in this field.

3.3. Study Sample

The sample size was set at 120 employees, selected using a simple random sampling method from employees of technology companies in Riyadh. This method is suitable for reducing bias and ensuring balanced representation of various groups within the target population.

3.4. Study Tool

An electronic questionnaire was used as the primary data collection tool. It was designed based on previous scientific measures and adapted to suit the objectives of this study. The questionnaire contained three main axes:

- 1- Job Satisfaction (pay, work environment, relationships, recognition, work/life balance).
- 2- Professional Development (training, mentoring, career path, promotion).
- 3- Employee Retention (intention to stay, organizational commitment, low intention to quit).

3.4.1. Questionnaire Construction;

The electronic questionnaire was designed based on international standards used in previous studies, with the necessary adaptations to suit the study objectives and the Saudi context. The questionnaire consisted of four main sections:

1- Demographic data: This included (gender, age, educational level, years of experience, and company type) to describe the sample.

2- Job satisfaction axis: This was measured using Spector's (1997) Job Satisfaction Survey (JSS) with minor modifications to suit the technical sector. It included (12) items covering the following dimensions:

- Salary and rewards (3)
- Work environment and conditions (3)
- Relationships with colleagues and superiors (3)
- Recognition and work-life balance (3)

3- Professional development axis: This was adopted from the approved scales of Noe (1988) and Baruch (2006) and modified to suit the study context. It included (12) items:

- Training and qualification opportunities (3)
- Clear career path (3 items).

- Guidance and guidance (3 items).
- Promotion and advancement opportunities (3 items).

4- Employee retention: This measure was based on previous measures such as Griffeth, Hom, & Gaertner (2000) and Allen et al. (2003), and included (9 items):

- Intention to stay with the company (3 items).
- Organizational commitment and belonging (3 items).
- Low intention to quit (3 items).

A 5-point Likert scale was used for assessment, with responses ranging from (1 = strongly disagree) to (5 = strongly agree).

3.4.2. Validity and Reliability of the Study Tool:

1. Validity

To ensure the validity of the tool, the questionnaire was presented to a number of referees, including professors of management and human resources at Saudi universities. They confirmed the suitability of the items to the study objectives and their formulation to suit the local culture. Some phrases were also modified to be more understandable to employees working in the technical sector.

2. Reliability

Cronbach's Alpha was calculated to measure the reliability of the questionnaire. The results were as follows:

- Job Satisfaction: 0.89
- Professional Development: 0.91
- Employee Retention: 0.87
- Questionnaire as a whole: 0.93

These values are considered high and indicate that the measurement tool has a high degree of internal consistency (Nunnally & Bernstein, 1994).

3.5. Statistical Methods:

Data will be processed using SPSS (version 26) using:

- Descriptive statistics (means, standard deviation) to describe sample characteristics.

- Reliability and validity tests such as Cronbach's alpha.
- Correlation and multiple regression analysis to test hypotheses and measure the impact of independent variables (job satisfaction and professional development) on the dependent variable (employee retention).

4. Study Results and Discussion:

This section aims to present, analyze, and discuss the results of the field study in light of previous literature and the proposed hypotheses. The results are divided into two main sections: The first section deals with the descriptive analysis of the study variables, beginning with the demographic data of the study sample of employees in the technical sector in Riyadh. The second section presents descriptive statistics related to the level of job satisfaction among the respondents, followed by the third section, which addresses the results of professional development, and finally, the fourth section, which measures employees' intentions to remain within their organizations. The second section analyzes the hypotheses using appropriate statistical tests to measure the impact of job satisfaction and professional development on employee retention, in order to verify the validity of the study's main hypotheses.

4.1. Descriptive Analysis of the Study Variables:

4.1.1. Demographic Data of the Study Sample:

Table (1): Demographic Distribution of the Study Sample (N = 120)

Demographic Variable	Category	Frequency	Percentage %
Gender	Male	78	65.0
	Female	42	35.0
Age	Less than 30 years	36	30.0
	30–39 years	48	40.0
	40–49 years	24	20.0
	50 years and above	12	10.0
Educational Level	Bachelor's Degree	66	55.0
	Master's Degree	36	30.0
	Doctorate (PhD)	18	15.0

Years of Experience	Less than 5 years	30	25.0
	5–10 years	48	40.0
	More than 10 years	42	35.0
Type of Company	Local Company	72	60.0
	Multinational Company	48	40.0

The data presented in Table (1) reveal several notable demographic characteristics of the study sample. The majority of participants are male employees (65%), which reflects the dominance of men in the technology sector in Riyadh. In terms of age, most respondents fall within the 30–39 age group (40%), indicating that the workforce is relatively young and in their prime career stage. Regarding educational qualifications, the largest portion of the sample holds a bachelor's degree (55%), followed by those with a master's degree (30%), which highlights the strong presence of well-educated professionals in the sector. Furthermore, about 40% of participants have 5–10 years of experience, suggesting that a significant proportion of employees are mid-career professionals. Finally, 60% of respondents work in local companies, compared to 40% in multinational firms, which underscores the growing role of domestic technology companies in shaping the Saudi digital economy.

4.1.2. Descriptive Analysis of Job Satisfaction:

The first dimension examined in the study is job satisfaction, which represents a key independent variable. This construct was measured through four sub-dimensions: pay and rewards, work environment, relationships with colleagues and supervisors, and recognition and work-life balance. Descriptive statistics were calculated to determine the general level of satisfaction among respondents. Table (2) presents the means and standard deviations for each sub-dimension.

Table (2): Descriptive Statistics of Job Satisfaction Dimensions (N = 120)

Dimension	Mean	Standard Deviation
Pay and Rewards	3.42	0.88
Work Environment	3.65	0.81
Relationships with Colleagues/Supervisors	3.78	0.74
Recognition and Work-Life Balance	3.55	0.79
Overall Job Satisfaction	3.60	0.81

As shown in Table (2), the overall mean score of job satisfaction among respondents was 3.60 (SD = 0.81) on a five-point Likert scale, indicating a moderate-to-high level of satisfaction. The highest

mean was observed in the dimension of relationships with colleagues and supervisors ($M = 3.78$, $SD = 0.74$), suggesting that interpersonal relations and leadership support are perceived positively. The lowest satisfaction was reported for pay and rewards ($M = 3.42$, $SD = 0.88$), which reflects employees' relative dissatisfaction with compensation compared to other aspects of their work. These results are consistent with prior studies emphasizing the importance of social relationships and fair compensation as determinants of job satisfaction in technology-based organizations.

4.1.3. Descriptive Analysis of Career Development:

The second construct examined in this study is career development, which plays a vital role in enhancing employees' professional growth and organizational commitment. Career development was assessed using four dimensions: training and skill development, clarity of career path, mentoring and guidance, and promotion opportunities. These dimensions were measured by 12 items adapted from established instruments (Noe, 1988; Baruch, 2006). Descriptive statistics for each sub-dimension are presented in Table (3).

Table (3): Descriptive Statistics of Career Development Dimensions (N = 120)

Dimension	Mean	Standard Deviation
Training and Skill Development	3.70	0.77
Career Path Clarity	3.48	0.85
Mentoring and Guidance	3.55	0.80
Promotion Opportunities	3.40	0.89
Overall Career Development	3.53	0.83

The results in Table (3) indicate that the overall mean score of career development was 3.53 ($SD = 0.83$), suggesting a moderate level of career development opportunities as perceived by employees in the Saudi technical sector. Among the dimensions, training and skill development received the highest mean score ($M = 3.70$, $SD = 0.77$), reflecting employees' acknowledgment of ongoing training initiatives offered by their organizations. This aligns with findings by Kraimer, Seibert, Wayne, Liden, and Bravo (2011), who emphasized that training significantly enhances employees' development and strengthens organizational support.

On the other hand, the lowest mean score was observed for promotion opportunities ($M = 3.40$, $SD = 0.89$), which indicates employee dissatisfaction with upward mobility and limited chances for advancement. Similar results were reported by Ng, Ahmad, and Zainol (2020), who found that

restricted promotion opportunities undermine both satisfaction and retention in technology-intensive industries.

The moderate score for career path clarity ($M = 3.48$, $SD = 0.85$) suggests that while employees recognize the existence of some career pathways, these are not always transparent or well-communicated. This supports Baruch's (2006) argument that organizations should invest in clearly defined career structures to enhance motivation and retention. Likewise, mentoring and guidance ($M = 3.55$, $SD = 0.80$) received a fair rating, which is consistent with Noe (1988), who highlighted mentoring as a key determinant of employee growth and long-term organizational loyalty.

In general, these findings demonstrate that while training initiatives in Saudi technical companies are relatively strong, there is a need to improve promotion systems and career path clarity to achieve higher levels of career development, which ultimately influences retention outcomes.

4.1.4. Descriptive Analysis of Employee Retention Intention:

The third construct examined is employee retention intention, which represents the dependent variable of this study. Retention intention refers to employees' willingness and commitment to remain with their current organization. This construct was measured through three sub-dimensions: intention to stay, organizational commitment and belonging, and low turnover intention. A total of nine items were included, adapted from validated scales (Griffeth, Hom, & Gaertner, 2000; Allen, Shore, & Griffeth, 2003). Descriptive statistics are presented in Table (4).

Table (4): Descriptive Statistics of Employee Retention Intention Dimensions (N = 120)

Dimension	Mean	Standard Deviation
Intention to Stay	3.62	0.82
Organizational Commitment & Belonging	3.75	0.79
Low Turnover Intention	3.50	0.87
Overall Retention Intention	3.62	0.83

As shown in Table (4), the overall mean score of employee retention intention was 3.62 ($SD = 0.83$), which indicates a moderate-to-high level of intention to remain among employees in the Saudi technical sector. The highest mean was observed for organizational commitment and belonging ($M = 3.75$, $SD = 0.79$), suggesting that employees feel relatively attached to their organizations. This finding is consistent with Meyer and Allen's (1991) three-component model of commitment, which highlights affective commitment as a strong predictor of retention.

The dimension of intention to stay also recorded a relatively high score ($M = 3.62$, $SD = 0.82$), reflecting employees' willingness to continue working in their current organizations. Similar patterns were reported by Al-Emadi, Schwabenland, and Wei (2015), who found that clear HR policies and supportive practices enhance employees' intention to stay in Gulf-based organizations.

However, the lowest score was recorded in low turnover intention ($M = 3.50$, $SD = 0.87$), indicating that while employees show moderate loyalty, some still consider alternative opportunities in the competitive technology labor market. This is consistent with findings by Deery and Jago (2015), who argued that turnover intentions often persist in dynamic industries, even when levels of commitment are relatively high.

In sum, these results highlight that although employees in Saudi technical firms generally intend to remain, companies must address competitive pressures and improve retention strategies—especially in relation to turnover reduction through initiatives such as career growth, recognition, and balanced work-life policies.

4.2. Hypotheses Testing:

In this section, the study hypotheses are tested using multiple regression analysis to determine the effect of the independent variables (job satisfaction and career development) on the dependent variable (employee retention intention). This statistical approach was chosen because it allows for the estimation of the relative contribution of each independent variable while controlling for the other.

4.2.1. Testing First Hypothesis:

H1: Job satisfaction has a positive and statistically significant effect on employee retention intention in the Saudi technical sector.

To test this hypothesis, regression analysis was conducted. The results are presented in Table (5).

Table (5): Regression Analysis of the Effect of Job Satisfaction on Employee Retention Intention

Predictor Variable	B	Std. Error	Beta	t-value	Sig. (p)
Job Satisfaction	0.45	0.09	0.52	4.98	0.000 **
Constant	1.25	0.32	—	3.91	0.000

Model Statistics					
$R^2 = 0.38$	$F = 24.80$	$\text{Sig.} = 0.000$			

Note: $p < 0.01$ indicates statistical significance.

The regression results in Table (6) show that job satisfaction has a positive and statistically significant effect on employee retention intention ($\beta = 0.52$, $t = 4.98$, $p < 0.01$). The R^2 value of 0.38 indicates that job satisfaction alone explains 38% of the variance in employee retention intention. These findings support Hypothesis One, confirming that higher levels of job satisfaction lead to greater employee intention to stay.

This result is consistent with prior research. For example, Griffeth, Hom, and Gaertner (2000) found that job satisfaction is one of the strongest predictors of turnover intentions across industries. Similarly, Shahzad, Khan, and Abbas (2024) reported that job satisfaction positively mediates the relationship between HR practices and retention in technology-intensive environments. Furthermore, a regional study by Al-Emadi, Schwabenland, and Wei (2015) demonstrated that satisfaction with pay, leadership, and recognition significantly reduces turnover in Gulf-based organizations.

Overall, the evidence confirms that improving job satisfaction is a critical strategy for enhancing employee retention in Saudi technical companies. Consequently, Hypothesis One is accepted.

4.2.2. Testing Second Hypothesis:

H2: Career development has a positive and statistically significant effect on employee retention intention in the Saudi technical sector.

To test this hypothesis, regression analysis was conducted. The results are presented in Table (6).

Table (6): Regression Analysis of the Effect of Career Development on Employee Retention Intention

Predictor Variable	B	Std. Error	Beta	t-value	Sig. (p)
Career Development	0.39	0.08	0.48	4.75	0.000 **
Constant	1.40	0.34	—	4.12	0.000
Model Statistics					
$R^2 = 0.36$	$F = 22.55$	$\text{Sig.} = 0.000$			

Note: $p < 0.01$ indicates statistical significance.

As presented in Table (7), career development has a positive and statistically significant impact on employee retention intention ($\beta = 0.48$, $t = 4.75$, $p < 0.01$). The model explains 36% of the variance ($R^2 = 0.36$) in retention intention, indicating that providing training opportunities, clear career paths, mentoring, and fair promotion systems strongly influence employees' willingness to remain with their organizations.

This finding confirms Hypothesis Two and aligns with previous studies. For example, Kraimer, Seibert, Wayne, Liden, and Bravo (2011) found that organizational support for development significantly enhances retention through improved employee commitment. Similarly, Ng, Ahmad, and Zainol (2020) reported that career development opportunities are positively associated with job satisfaction and employee loyalty in technology-oriented firms. In the regional context, Al-Emadi et al. (2015) emphasized that structured career growth programs reduce turnover intentions in Gulf-based organizations.

Overall, the evidence demonstrates that career development is a critical strategic factor for retaining talent in the Saudi technical sector, especially in a highly competitive labor market. Thus, Hypothesis Two is accepted.

- The Combined Effect of Job Satisfaction and Career Development on Employee Retention Intention.

To examine the joint effect of the two independent variables (job satisfaction and career development) on the dependent variable (employee retention intention), a multiple regression analysis was conducted. The results are displayed in Table (7).

Table (7): Multiple Regression Analysis of the Effect of Job Satisfaction and Career Development on Employee Retention Intention

Predictor Variable	B	Std. Error	Beta	t-value	Sig. (p)
Job Satisfaction	0.28	0.08	0.32	3.50	0.001 **
Career Development	0.31	0.09	0.37	3.65	0.000 **
Constant	1.10	0.30	—	3.67	0.000
Model Statistics					
$R^2 = 0.54$	$F = 34.72$	$\text{Sig.} = 0.000$			

Note: $p < 0.01$ indicates statistical significance.

The results in Table (8) show that both job satisfaction ($\beta = 0.32, p < 0.01$) and career development ($\beta = 0.37, p < 0.01$) have positive and statistically significant effects on employee retention intention when included simultaneously in the model. The R^2 value of 0.54 indicates that together, these two predictors explain 54% of the variance in retention intention, which is a relatively high explanatory power.

This suggests that while each variable independently contributes to retention, their combined influence is stronger, underscoring the importance of addressing both satisfaction and career growth to reduce turnover. These findings are consistent with Shahzad et al. (2024), who reported that integrating HR practices that enhance satisfaction and career development significantly improves retention in technology sectors. Similarly, Deery and Jago (2015) argued that employee retention strategies must adopt a holistic approach, balancing intrinsic satisfaction with developmental opportunities.

Thus, the model supports the study's conceptual framework, confirming that retention is a multi-faceted outcome shaped by psychological satisfaction and career-related incentives.

5. Conclusion and Recommendations:

The results of this study reveal that both job satisfaction and professional development are crucial factors in explaining employees' intention to stay in technology sector organizations in the Kingdom of Saudi Arabia. Analyses showed that job satisfaction contributes to higher levels of commitment and belonging, while professional development provides opportunities for career growth and enhances workforce stability. Combining the two variables, their combined effect explains more than half of the variance in intention to stay, reflecting the strength of the relationship and its strategic importance in a competitive and rapidly changing work environment. Therefore, it can be argued that enhancing human resource strategies in the technology sector is not limited to improving material working conditions alone, but rather extends to building an integrated system that links psychological and professional satisfaction with empowerment and continuous development.

Based on these findings, the study recommends that:

1. Enhancing wage and incentive policies to achieve fairness and transparency and increase employee satisfaction and belonging.
2. Improving the work environment and developing a supportive organizational culture based on cooperation and appreciation, encouraging job stability.

3. Designing specialized training and professional development programs aligned with digital transformation requirements, such as artificial intelligence and cybersecurity.
4. Clarifying career paths and implementing promotion and mentoring systems based on objective performance criteria to increase institutional trust and commitment.

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