Designing a Digital Content Marketing Model with a Customer Engagement Approach in Commercial Banks

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**Abstract:** The main objective of this study is to design and explain a digital content marketing model with a customer engagement approach in commercial banks in Iran. The research method is qualitative and of an exploratory interpretive type, conducted using the grounded theory technique. The reason for using this method was the lack of theoretical and empirical background in the field of the research topic. Data collection for this study was carried out through semi-structured in-depth interviews. The statistical population includes experts, professors, and senior managers in the field of content marketing in the banking industry, from which 13 individuals were purposefully selected for in-depth interviews, and the theorizing process reached theoretical saturation with these thirteen interviews. To design the digital content marketing model with a customer engagement approach, data analysis was performed using coding in the form of open, axial, and selective coding based on the Strauss and Corbin method. The results of this stage of the research identified 11 categories within six groups, including customers' informational needs, customers' functional needs, customers' hedonic needs, digital context and platform, content features, content dissemination and accessibility, prior audience attitudes, customer engagement, brand enhancement, customer loyalty, and increased sales of banking services and products, which were presented within a paradigmatic model. The results of this study can be utilized to enhance digital content marketing with a customer engagement approach in the banking industry.

**Keywords:** Marketing, Content Marketing, Digital Content Marketing Model, Customer Engagement

# Introduction

With the digital revolution, consumers have moved to the web, where they seek ways to entertain, learn, and communicate. Simultaneously, the media landscape has also changed, with users demanding multimedia, interactive, and personalized content. Recent advances in communications and information technology (IT), along with the proliferation of “digital content,” particularly social media, are transforming how individuals and businesses search for information and interact with each other [[1](#_ENREF_1)].

The web is an “inbound marketing” environment where companies attract customers to their brand websites through “search engine optimization” (SEO) and social media. In inbound marketing, companies aim to attract customers who are constantly searching for information, advice, products, or services (Holliman & Rowley, 2014). Recently, there has been significant interest in the potential of “digital marketing,” where customers and potential customers actively seek brands that provide engaging and valuable content relevant to their needs [[2](#_ENREF_2)].

In inbound marketing techniques and digital communications, “content” plays a crucial role compared to traditional methods [[2](#_ENREF_2)]. The phrase “content is king” is indeed one of the most popular slogans across the “digital economy.” Focusing on content involves analyzing new communication models that are vastly different from the traditional formats used by companies [[3](#_ENREF_3)]. According to the definition by Halvorson and Rach (2012), content is what users read, learn, see, or experience. Digital (online) platforms include company websites, virtual communities, blogs, vlogs, social media, mobile applications, etc. Examples of “content formats” published on these platforms include electronic newsletters, e-magazines, podcasts, live streaming/videos, quizzes, newspapers, infographics, downloadable templates or checklists, case studies, guides, virtual conferences, content hubs, webinars, and long-form content (free content for specific subscribers) [[4](#_ENREF_4)].

Recently, the use of content as a marketing strategy has evolved significantly due to the expansion of digital communications and social networks. The digital dimension, in particular, has led to the emergence of the term “digital content marketing” (CM), focusing on the changes that technological innovations bring to content creation, presentation, and management [[3](#_ENREF_3)]. Accordingly, Pulizzi (2012) identifies “technology dimension” as one of the three major barriers removed for companies to enter content marketing, alongside “audience acceptance of content” and “required talents.” Today, any individual or company can publish their content on the web without significant investment. However, Pulizzi (2012) also states that all brands need to think and act like media companies to leverage content marketing for attracting and retaining customers [[5](#_ENREF_5)].

According to statistics from the Central Bank’s website, 20 commercial banks (both state-owned and private) operate in Iran. Commercial banks are considered one of the fundamental pillars of any country’s financial system. The banking system of each country influences the overall economy through mobilizing savings, allocating credits, facilitating payments, and maintaining financial order. As the oldest financial intermediaries, commercial banks aggregate small capital and transform it into one of the main factors of production through centralized deposits. In recent decades, factors such as increased competition in financial markets, market volatility, and most importantly, the declining operational profit margins of banks have led to the gap between loan interest rates and bank deposit returns—historically the main source of income for banks—not meeting expected profitability. Therefore, commercial banks have turned to changing their revenue structure by shifting from traditional activities to fee-based operations, reducing costs through branch closures, providing digital banking services, and adopting customer-centric approaches to maintain profitability in today's challenging and changing markets.

Hence, the move towards a digital economy and banking, or rather preparing for digital transformation, has commenced in the country for some time. Even the Ministry of Economic Affairs and Finance, as the economic policymaker (in its governance role) and the representative of state shares in state-owned and privatized banks (in its shareholder role), has developed the “Future Banking and Digital Transformation Document” based on the “smart economy” paradigm and mandated its implementation in all state-owned (and privatized) banks [[6](#_ENREF_6), [7](#_ENREF_7)]z[[8](#_ENREF_8), [9](#_ENREF_9)].

The implementation of digital banking will have significant impacts on both customer behavior and bank performance. Today, many key bank customers are aged between 20 to 45 years, with expectations and preferences vastly different from those of the previous generation. Digital banking implementation also affects bank performance. For example, physical branches historically played a vital role in both communication and transaction aspects, with other channels serving as transactional and communicative complements to branches. With the advent of digitalization, many customer transactions have migrated to digital channels, and branches are now primarily focused on customer communication [[10-12](#_ENREF_10)].

On the other hand, most Iranian commercial banks, both private and state-owned, despite unclear laws and regulations regarding their presence on social media, are compelled by the widespread presence of customers on these networks and the need to keep up with competitors in the banking industry to maintain an active presence on social media, creating and publishing various types of content in diverse formats. However, an analysis of their social media pages reveals that despite having a large customer base, their number of “followers” and the level of customer engagement with their posts, such as the number of “likes,” “comments,” etc., are low, highlighting the need for commercial banks to adopt a “digital content marketing model.” Therefore, considering the rapid growth of web users and virtual communities in our country, it seems that leveraging the opportunities provided by digital content marketing with a customer engagement approach and its outcomes has received less attention from service organizations, particularly banks. Even when some organizations adopt it, it is often done without considering its theoretical and scientific foundations. Hence, addressing the existing gap by providing solutions and a localized model to understand the dimensions and components of digital content marketing with a customer engagement approach and its outcomes for banks in the online space is the main objective of this study.

# Methodology

This study was conducted with the aim of exploring and developing a digital content marketing model with a customer engagement approach. The qualitative method with a grounded theory strategy was deemed appropriate for the study due to its ability to extract new theoretical approaches, and the researcher's intention was to discover the research subject through the perspectives of the participants. Although there may be existing theories on this topic, grounded theory can also contribute to expanding these existing theories.

The data collection method included library studies, the review of upstream documents, and in-depth open interviews. Qualitative research is a complex process that requires a relatively long time to conduct, and the data are analyzed through an inductive reasoning approach (Danaei et al., 2004). The statistical population of the study comprised experts, professors, and senior managers in the field of digital content marketing within Iran’s commercial banking industry, with the sample size being purposefully selected until theoretical saturation from the mentioned population. Initially, using the snowball sampling method, 13 senior managers and marketing experts from 8 banks in Tehran, each with at least 10 years of work experience and holding a minimum of a master’s degree, were interviewed through semi-structured in-depth interviews.

Ten questions were asked of the interviewees. The necessary condition for concluding the interviews was reaching theoretical saturation, which was achieved after 13 interviews.

The qualitative data analysis was performed using the coding process based on the systematic design of grounded theory by Strauss and Corbin (1998), which involved three stages: open coding, axial coding, and selective coding. Through this process, categories and relationships were identified, resulting in the paradigmatic model of the study.

Regarding the reliability of coding in research interviews, the most commonly used and simplest method for calculating inter-coder reliability is the percentage agreement coefficient, with values above 70% reported as desirable.

To calculate the reliability of the interviews, the intra-subject agreement method or two-coder (evaluator) method was used. The transcribed text of three randomly selected interviews was provided to a university professor with expertise in the research subject, who was asked to code them.

**Table 1. Results of Inter-Coder Reliability Examination**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Row | Interview Code | Number of Codes | Number of Agreements | Inter-Coder Reliability (%) |
| 1 | Interview No. 3 | 21 | 10 | 82% |
| 2 | Interview No. 5 | 29 | 13 | 76% |
| 3 | Interview No. 9 | 25 | 9 | 89% |
| Total |  | 75 | 32 | 85% |

As shown in the table, the reliability is above 60%, thus confirming the validity of the codes.

# Findings

The main source of data in this study was the review of upstream documents and interviews, which were initially exploratory and descriptive. Gradually, after conducting each interview, the data obtained from the interviews were coded, and through constant comparison of data, theoretical codes emerged through open coding. This process continued for all 13 interviews and the upstream documents. The interview questions are presented in Table 2.

**Table 2. Interview Questions**

|  |  |
| --- | --- |
| No. | Question Description |
| 1 | Do you use digital content marketing in your bank? If yes, please explain how digital content marketing is implemented in your bank. |
| 2 | In your opinion, what aspects should be considered in digital content marketing content? |
| 3 | How is content planning for digital content marketing conducted in your bank? |
| 4 | What are the areas covered by the designed content for your digital content marketing? How are these topics selected? |
| 5 | Have you considered customer engagement (cognitive, emotional, and behavioral engagement) in digital content marketing? What concepts and approaches have you considered for this purpose? |
| 6 | What role do digital content marketing channels play in distributing and promoting your bank's content for customer engagement? |
| 7 | How do customers who view your digital content marketing engage with it? What are their reactions? |
| 8 | What external factors positively or negatively affect your bank’s digital content marketing? |
| 9 | What are the outcomes of your digital content marketing for your bank? What is its impact on your customers? |
| 10 | Considering that this study aims to design a digital content marketing model with a customer engagement approach in commercial banks, what aspects do you think we have not considered? What questions have we missed? What would your responses be to these points? |

The classification process was carried out in three stages: open coding, axial coding, and selective coding. After conducting the interviews, all of them were transcribed, and open coding was performed based on the concepts mentioned in each interview. In this stage, interviews with experts and senior managers were assigned a code, and each concept was given a unique number. Each code consisted of a selected statement from the original transcribed text. The assigned code indicated the code index, question number, and interviewee number. Due to the overlap of codes at this stage, combining several common codes formed a concept. Similarly, at a more abstract level, common concepts formed a category in this study. Categories serve as the foundation of theoretical construction and act as tools for integrating the theory. Overall, this process progresses from initial codes to concepts and from concepts to broader categories, allowing the researcher to present a valid and coherent theoretical framework derived from the data.

Axial Coding: In this stage, the main categories extracted through open coding were connected or related to each other. Consequently, the relationships between broader categories and the paradigmatic model were established. This model comprised the central phenomenon, causal conditions, context, strategies, intervening conditions, and outcomes.

**Table 3. Conceptualization Derived from Research Data**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Axial Coding | Category | Concept | Code | Interview Source |
| Causal Conditions | Customers' Banking Needs | Informational Needs | Awareness of the bank’s products and services | 1, 9, 10, 11 |
|  |  |  | Awareness of account opening conditions | 8, 9, 11 |
|  |  |  | Introduction of new bank services and products | 2, 10 |
|  |  |  | Bank notices and circulars | 1, 3, 6 |
|  | Functional Needs | How to apply for credit products and facilities (BNPL, credit card, loans) | 6, 7, 9 |  |
|  |  |  | Resolving banking issues | 3, 4, 11, 13 |
|  |  |  | Instructions on applying for and using mobile banking and online products | 5, 10, 12 |
|  |  |  | Addressing audience concerns about products and services | 1, 4, 8 |
|  |  |  | Using bank services to develop customer businesses | 1, 5, 10 |
|  | Hedonic Needs | Sales festivals | 1, 2, 7, 9, 11, 12 |  |
|  |  |  | Bank lottery schemes | 2, 3, 5 |
|  |  |  | Awareness of the bank’s social responsibility efforts | 1, 4, 13 |
|  |  |  | Occasion-based content (national, religious, global, etc.) | 2, 4, 10 |
| Central Phenomenon | Bank’s Digital Content Marketing | Content Features | Relevant to audience needs | 1, 3, 5, 10, 11, 13 |
|  |  |  | Aligned with audience interests and preferences | 3, 4, 8 |
|  |  |  | Trustworthy | 2, 8, 9 |
|  |  |  | Unique and distinguished from other banking content | 3, 5, 11, 12 |
|  |  |  | Creative content | 1, 4, 5, 10 |
|  |  |  | Attractive to audiences | 2, 4, 10 |
|  |  |  | Visually appealing to audiences | 1, 6, 13 |
|  |  |  | Engaging content formats (motion graphics, infographics, podcasts, etc.) | 3, 5, 7, 11 |
|  |  |  | Understandable and simple | 1, 4, 12 |
|  |  |  | Interactive content (contests, etc.) | 5, 9 |
|  |  |  | Personalized based on audience type | 2, 5, 9, 11 |
|  | Content Accessibility for Audiences | Bank’s digital media | 1, 3, 7, 8, 11, 12 |  |
|  |  |  | Audience-preferred digital media (paid content promotion) | 1, 4, 10, 13 |
|  |  |  | Timely access to content | 1, 5, 7 |
|  |  |  | Consistency in content production | 2, 9, 13 |
| Contextual Conditions | Digital Platform | Information search and news access | Searching for necessary information | 4, 10 |
|  |  |  | Using information provided on digital platforms | 1, 3, 5, 12 |
|  |  |  | Online awareness of current topics and news access | 4, 8, 12 |
|  | Education and Learning | Participating in online training courses | 2, 10 |  |
|  |  |  | Using educational platforms like YouTube, etc. | 1, 3, 10, 13 |
|  |  |  | Viewing educational content | 6, 7, 9, 11 |
|  | E-commerce and Shopping | Online account opening via neobanks, bank websites, and apps | 4, 6, 7, 13 |  |
|  |  |  | Using digital banking platforms for banking operations | 1, 2, 10, 11 |
|  |  |  | Online shopping | 3, 8, 13 |
|  | Entertainment and Leisure | Enjoying online content like movies and music | 1, 7, 10, 12 |  |
|  |  |  | Using online entertainment platforms like games, etc. | 2, 6, 9 |
|  |  |  | Viewing entertaining content on digital platforms | 3, 4, 7, 12 |
|  | Social Interaction | Using digital platforms to connect with family and friends | 3, 8, 10 |  |
|  |  |  | Using digital platforms to connect with brands | 1, 2, 6, 9, 10 |
|  |  |  | Social participation and using digital social media | 4, 11, 13 |
| Strategies | Customer Engagement | Cognitive Engagement | Increasing audience knowledge and information | 2, 8, 12 |
|  |  |  | Audience mental engagement with content | 3, 7, 12 |
|  |  |  | Increasing audience attention and focus on bank content | 1, 4, 6 |
|  | Emotional Engagement | Audience emotional connection with content | 7, 10, 12 |  |
|  |  |  | Audience liking of content | 3, 10, 13 |
|  |  |  | Audience enjoyment of content | 1, 4, 6, 11 |
|  | Behavioral Engagement | Audience following of bank content | 2, 7, 9 |  |
|  |  |  | Audience sharing of bank content | 3, 5, 8, 10 |
|  |  |  | Audience feedback on content | 1, 7, 12 |
| Intervening Conditions | Audience Prior Attitude Toward the Bank Brand | Previous audience attitude toward the bank brand | 3, 7, 11, 12 |  |
|  |  |  | Audience perception of bank service quality | 1, 4, 9, 10 |
|  |  |  | Previous audience attitude toward bank staff | 2, 6, 11 |
| Outcomes | Customer Engagement Outcomes | Brand Enhancement | Better audience connection with the bank brand | 1, 4, 7, 12 |
|  |  |  | Brand awareness | 3, 8, 9 |
|  |  |  | Attention to the bank brand | 4, 6, 10, 11 |
|  | Customer Loyalty | Increased audience recommendations of the bank | 6, 11, 13 |  |
|  |  |  | Audience liking of the bank brand | 1, 2, 8, 10, 12 |
|  |  |  | Repeat use/purchase of bank services by customers | 4, 6, 11 |
|  | Sales | Use of new bank services and products | 3, 6, 10 |  |
|  |  |  | Audience use of bank’s remote services | 1, 6, 7, 11, 13 |
|  |  |  | Audience use of mobile banking | 2, 4, 10 |
|  |  |  | Audience deposits in the bank | 3, 6, 8, 10 |
|  |  |  | Audience requests for bank loan and credit schemes | 4, 7, 9, 12 |

Selective coding is the process of selecting the core category, systematically relating it to other categories, validating those relationships, and refining and developing categories that need further improvement. Selective coding, based on the results of open and axial coding, is the main stage of theorizing. This process systematically links the core category to other categories, presents those relationships within a narrative framework, and refines categories that require further development. At this stage, the researcher, based on their understanding of the phenomenon under study, either presents the paradigm model as a narrative or reorganizes the paradigm model and presents the final theory in a visual form. Therefore, at this stage, the analysis focused primarily on a category called the "core category," which is responsible for explaining most of the variations in the phenomenon under study. In this study, selective coding was used to analyze the existing relationships. Accordingly, Figure (1) presents the digital content marketing model with a customer engagement approach.

**Causal Conditions**

Customers' Banking Needs

**Informational Needs**

Awareness of Banking Services and Products

Account Opening Conditions

Introduction of New Products and Services

Announcements and Circulars

**Functional Needs**

How to Apply for Credit Products and Loans

Resolving Banking Issues

Instructions on Using Online Services

Addressing Customers’ Issues and Concerns

Strategies for Business Development for Customers

**Hedonic Needs**

Sales Festivals

Lotteries

Corporate Social Responsibility Initiatives

Occasion-Based Content (National, Religious, Cultural, etc.)

**Contextual Conditions**

Digital Platform (Digital Context)

Information Search and News Access

Online Education and Learning

E-commerce and Online Shopping (Use of Digital Banking)

Entertainment and Leisure

Social Interaction

**Strategies**

Customer Engagement

Cognitive

Emotional

Behavioral

**Central Phenomenon**

Bank Digital Content Marketing

**Content Features**

Relevant to Audience Needs

Aligned with Audience Interests and Preferences

Creative and Unique

Trustworthy

Understandable for the Audience

Interactive

Personalized Based on Audience

Attractive (Format and Visual Appeal)

**Content Accessibility**

Access Through Bank’s Digital Media

Access Through Paid Digital Media – Content Advertising

Timely Access – When Needed by Customers

Consistency and Continuity

**Outcomes**

Brand Enhancement

Customer Loyalty

Increased Sales of Banking Services

**Intervening Conditions**

Previous Audience Attitude Toward the Bank Brand

**Figure 1. Paradigmatic Model of the Study**

# Discussion and Conclusion

The present study aimed to design a digital content marketing model with a customer engagement approach in commercial banks in Iran using a qualitative method based on grounded theory. The findings revealed that digital content marketing in the banking industry is influenced by various factors, including customers' informational, functional, and hedonic needs, digital platforms, content features, content accessibility, and customer engagement strategies. Additionally, the results demonstrated that digital content marketing enhances brand value, fosters customer loyalty, and increases sales of banking services and products.

The study identified that customers’ informational needs, such as awareness of banking products and services, account opening procedures, and updates on new services, are crucial components of digital content marketing. This finding aligns with the research by Taiminen and Ranaweera (2019), which emphasized the importance of providing relevant and problem-solving content through digital channels, such as email newsletters, to build trust and valuable relationships with B2B customers [[13](#_ENREF_13)]. Similarly, Kumar et al. (2016) highlighted that digital content marketing enhances customer engagement by delivering valuable content, thereby influencing customer spending and cross-buying behaviors [[14](#_ENREF_14)].

Functional needs, including the ease of applying for banking services, resolving banking issues, and providing clear instructions on using digital banking tools, were also significant. The study by Diachuk et al. (2019) supports this finding, as their proposed content marketing model for Ukrainian businesses emphasized the importance of user-friendly web content that facilitates information access and service utilization, ensuring market leadership through effective content management [[15](#_ENREF_15)].

Hedonic needs, such as participation in promotional events, awareness of corporate social responsibility efforts, and occasion-based content, were highlighted as essential for customer engagement. This is consistent with the work of Eigenraam et al. (2018), who classified digital customer engagement practices into categories like entertainment and social interaction, demonstrating that engaging content, including games and promotional events, fosters emotional and behavioral engagement among consumers [[16](#_ENREF_16)].

The findings also underscored the importance of content features such as relevance, creativity, visual appeal, and interactivity in digital content marketing. Colicev, Kumar, and O'Connor (2019) found that high-quality, diverse content, including videos and infographics, significantly impacts consumer awareness and satisfaction, particularly in the initial stages of the marketing funnel [[17](#_ENREF_17)]. This supports the current study’s emphasis on producing engaging and visually appealing content to attract and retain banking customers.

Furthermore, the study highlighted the role of digital platforms in content dissemination, emphasizing the need for consistent and timely content delivery through preferred digital channels. Järvinen and Taiminen (2016) demonstrated that marketing automation tools could enhance content delivery, ensuring that personalized and timely content reaches the target audience, thereby supporting the findings of this research.

Customer engagement strategies identified in this study included cognitive, emotional, and behavioral engagement, all of which are critical for successful digital content marketing. The research by Kumar et al. (2016) confirmed that customer engagement in social media, facilitated by valuable content, positively affects customer spending and loyalty [[14](#_ENREF_14)]. Additionally, Taiminen and Ranaweera (2019) highlighted the necessity of cognitive-emotional engagement for building trust and perceived value in digital content marketing [[13](#_ENREF_13)].

The study’s findings on customer loyalty and brand enhancement through digital content marketing are supported by Naser et al. (2017), who identified essential components of content marketing, such as value, relevance, and entertainment, as key drivers of customer retention and loyalty [[18](#_ENREF_18)]. Similarly, Jadiri Jabbarzadeh et al. (2018) found that content marketing, when designed to build trust and provide valuable information, effectively retains existing customers and attracts new ones in the banking sector [[19](#_ENREF_19)].

Moreover, the study highlighted the importance of content personalization and responsiveness to customer needs, which aligns with the research by Vosough et al. (2016), emphasizing that high-quality content, reliable service, and responsiveness are critical for customer satisfaction in online business environments [[20](#_ENREF_20)]. The importance of personalization was further reinforced by Järvinen and Taiminen (2016), who noted that personalized content tailored to individual customer needs enhances engagement and loyalty [[1](#_ENREF_1)].

The findings also revealed that external factors such as customer perceptions of the bank’s brand, service quality, and staff influence digital content marketing effectiveness. This is supported by Kumar et al. (2016), who highlighted the significance of customer perceptions in determining the success of content marketing efforts [[14](#_ENREF_14)]. Additionally, the study by Diachuk et al. (2019) emphasized the need for continuous assessment of customer perceptions and competitive content analysis to maintain market leadership [[15](#_ENREF_15)].

The outcomes of digital content marketing identified in this study, including increased brand awareness, customer loyalty, and sales, are consistent with the findings of Kumar et al. (2016) and Colicev et al. (2019), who demonstrated that content marketing positively impacts various stages of the marketing funnel, from awareness to purchase and loyalty. Eigenraam et al. (2018) also highlighted that digital engagement strategies significantly influence customer behavior, including brand advocacy and repeat purchases.

The integration of content marketing with customer relationship management (CRM) strategies, as highlighted in this study, aligns with the research by Vosough et al. (2016), who demonstrated that digital content marketing enhances CRM effectiveness by providing valuable content, improving customer satisfaction, and fostering long-term relationships [[17](#_ENREF_17)]. Additionally, Mahdizadeh Malabashi et al. (2014) identified key factors influencing content marketing in Iran, such as content quality, relevance, and customer-centric design [[21](#_ENREF_21)], all of which were highlighted in the current study’s findings.

In summary, the findings of this study contribute to the growing body of knowledge on digital content marketing in the banking industry by providing a comprehensive model that addresses customer needs, content features, dissemination strategies, and engagement approaches. The study supports existing research on the importance of content quality, personalization, and responsiveness in digital marketing and highlights the need for continuous assessment and adaptation to maintain customer engagement and loyalty in a competitive digital landscape.

This study was limited by its qualitative approach, which, while providing in-depth insights, may not be generalizable to all commercial banks. The sample size was limited to 13 participants from eight banks in Tehran, which may not fully represent the entire banking industry in Iran. Additionally, the rapid evolution of digital marketing technologies and customer preferences poses a challenge in maintaining the relevance of the findings over time.

Future research could explore the quantitative validation of the proposed digital content marketing model across a larger sample of commercial banks. Longitudinal studies could also be conducted to examine the long-term impact of digital content marketing strategies on customer engagement and loyalty. Additionally, future studies could explore the role of emerging technologies, such as artificial intelligence and machine learning, in enhancing digital content marketing efforts in the banking industry.

Commercial banks should invest in developing high-quality, relevant, and personalized digital content to engage customers effectively. Banks should also leverage marketing automation tools to ensure timely and consistent content delivery across digital platforms. Additionally, banks should continuously assess customer feedback and market trends to adapt their digital content marketing strategies, enhance customer satisfaction, and maintain a competitive edge in the digital marketplace.

**Authors’ Contributions**

Authors equally contributed to this article.

# Ethical Considerations

All procedures performed in this study were under the ethical standards.

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# Conflict of Interest

The authors report no conflict of interest.

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