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Assessments of CFA Measurement Model of Digital Marketing Success With Business Performance: The Mediating Role of Customer Loyalty: The Case of Commercial Banks of Ethiopia (CBE), Ethiopia

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Abstract - Customer loyalty of CBE is often seen as one of the decisive factors in determining the fate of organizations, in the age of digitalization, the organizations should think of advanced strategies to increase their competitiveness, and market share by employing loyalty of the potential of digital content, and enhancing their digital Marketing Success, and the aim of this study that provides, a conceptual of CFA Measurement Model of Digital Marketing Success with Business Performance the Mediating role of Customer Loyalty in Case of Commercial Banks of Ethiopia (CBE), that introduce to analyses a Confirmatory Factor Analyses (CFA) of digital Marketing success on Business Performance, and it discuss the concepts of Confirmatory measurement factor data analysis, to construct Composite Reliability, Convergent Validity and to Confirm (SEM) Structural Equation Modeling practice Maintain Regression Weights be a Direct influence, indirect influence, Correlation, and Variance extracted and the indexed of mediating result to be providing based on our perspective on certain analysis, and the overall the mediating variable data analysis to be interpreting the Regression group Weights analyses in a model that includes, a Green Marketing Strategies like Digital device, Digital platform, digital data, Digital Media and Digital Technology that affect Business Performance a Mediating Effect of Customer Loyalty, and data to analyses construct SEM, and to investigate with SPSS model V.25 that uses data from the digital Marketing success to analyse it's effect with business Performance, to use 280 sample respondents in CBE, Ethiopia.

Keywords: Digital device, Digital platform, digital data, Digital Media and Digital Technology, digital marketing success, customer loyalty and CBE.

1. INTRODUCTION

Woraporn Napawut, Supaprawat Siripipatthanakul, (2022), Digital marketing Success has the potential to positively impact of Business performance by allowing business organization to reach wider audiences, to enhance customer engagement and loyalty, and gather available data for targeted audience and community. Boonyah, C. (2020), and by embracing the new technologies, companies can increase brand awareness, drive sales, and improve customer experience digital device, digital platform, digital data, digital media and digital technology, and the effective digital marketing success can lead to improved customer loyalty resulting in increased sales and online business, and overall Business performance Boonyah, C. (2020).

Abel Dula Wedajo, (2022), the techniques of digital marketing success that include social media, pay-per-click, mobile marketing, content marketing, SEO, SEA or search engine advertising, web, and TV advertising (Kaushik, 2016; Low et al., 2020), and digital marketing success depends on using such techniques in an

effective, and efficient manner of Digital device, Digital platform, digital data, Digital Media and Digital Technology, by Herhausen et al. (2020), about digital marketing success, the authors indicated that the ability of an organization to do digital marketing success to contributes to its digital marketing success and mediated Customer loyalty is one of the most vital factors affecting organizational CBE outcomes such as Business financial performance of CBE Ethiopia, Abou Ali, A., Abbass, A., & Farid, N. (2020).

Valeriia Shegai (2023), and based on the studies mentioned above, this study aims, in Ethiopian Public and private banks there has so many shortage, like transfer money from public banks to private banks, to minimize she shortage of banks, Aware community how to use online digital business financial system to solve the problem, additional ATM in front of Hotels and Governmental office, Empower the Employee Annually or yearly, promote the status of banks continuously to public, explore how digital marketing and enhance digital marketing success, and investigate the effect of digital marketing success on Business Performance using data from Customer of Banks and Employee of Banks, and to briefly review the literature related to digital marketing Success, Business performance, and to develop hypotheses about how these constructs are related, Second, to describe the data and materials we used and to activated online digital marketing, Third, we present the results, and discuss the implications of our findings. Finally, we explore the recommendation of the current study of a CBE, Ethiopia.

2. INVESTIGATE THE CONCEPTUAL MODEL

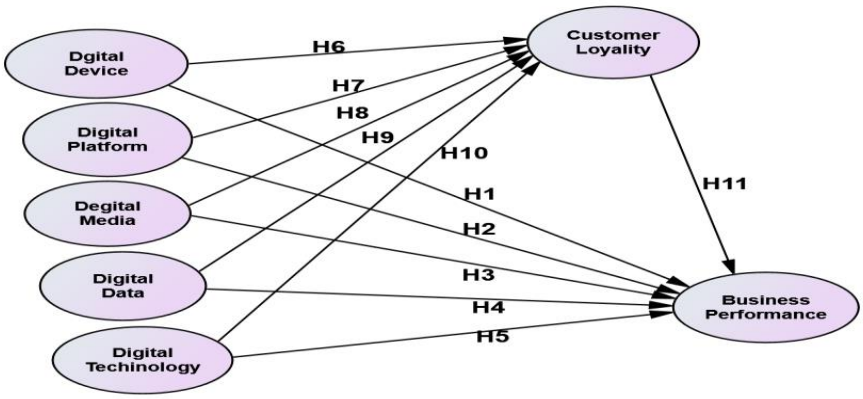

Fig -1: Investigate the Conceptual Model
Source: AMOS output (2023)

3. INVESTIGATION APPROACH AND DESIGN

The quantitative research design to serve in many ways and the justifications support why quantitative research design to be selected in most of the empirical investigations in Commercial Banks of Ethiopia(CBE), has to be conducted by adopting the quantitative approach in their designs to determine an expected relationships which might emerge from interaction between a set of given research variables, and this approach that has to be designed Confirmatory Factor analyses(CFA) of Independent variables of the Dimensions of Digital Marketing of digital Device, Digital Platform, Digital data, Digital Media, and

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Digital Technology with dependent variable of Business Performance and Mediating Variable of customer Loyalty that can be analysed research designed that can be developed in of CBE, based on Blanco-Donoso, L. (2019), and Customer Satisfaction Loyalty data is in the research design, and there analysed with Regression Weights, Construct Validity and Reliability Study of the Strategy to Convergent Validity and Reliability of the Variables, Correlation, Covariance, Standardized Regression Weights and Model Fit indices for structural model. We have shown that the relationship between variables and strength of variables, with the evidence of mediating variable of Customer Loyalty of data similarity, and feelings through identification in, for 220 respondent to collect questionnaires from Employee and Customer of CBE, Ethiopia and data collected from 220 Respondents, and Research technique to be designed with Simple random techniques and Stratified sampling technique has to be designed in Ethiopian CBE Knoster, K. C., & Goodboy, A. K. (2020).

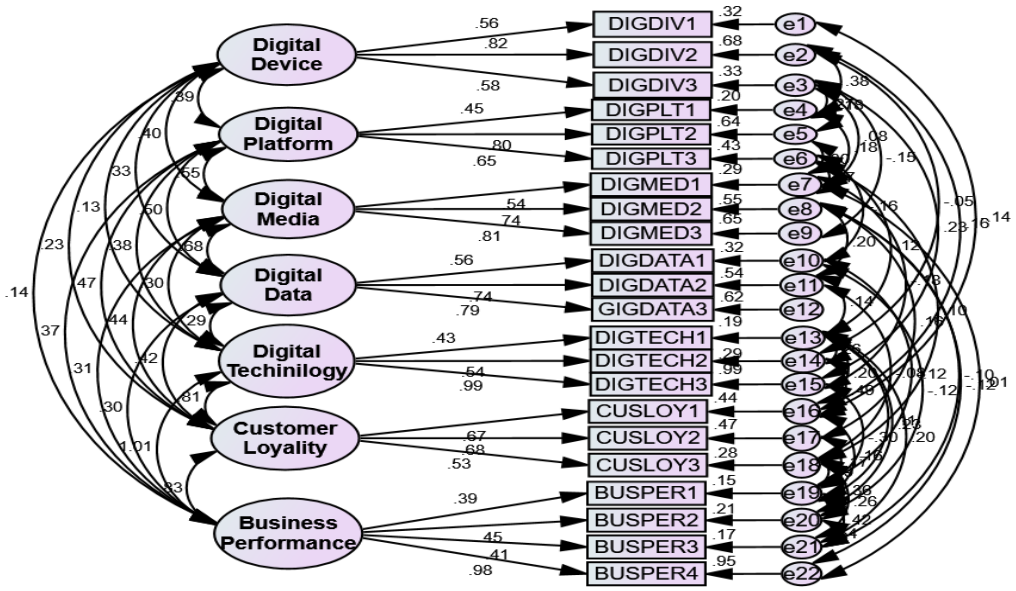

Fig -2: Investigate Approach and Design
Source: AMOS output (2023)

4. REGRESSION WEIGHTS: (GROUP NUMBER 1 - DEFAULT MODEL)

Table -1: Regression weights

			Estimate	S.E.	C.R.	P	Decision
DIGDIV1	<---	Digital Device	1.000				

DIGDIV2	<---	Digital Device	1.494	.180	8.307	***	Positive
DIGDIV3	<---	Digital Device	1.079	.132	8.145	***	Positive
DIGPLT1	<---	Digital Platform	1.000				Positive
DIGPLT2	<---	Digital Platform	1.690	.228	7.413	***	Positive
DIGPLT3	<---	Digital Platform	1.363	.187	7.271	***	Positive
DIGMED1	<---	digital Media	1.000				
DIGMED2	<---	digital Media	1.259	.134	9.419	***	Positive
DIGMED3	<---	digital Media	1.374	.144	9.563	***	Positive
DIGDATA1	<---	Digital Data	1.000				
DIGDATA2	<---	Digital Data	1.415	.145	9.773	***	Positive
GIGDATA3	<---	Digital Data	1.445	.146	9.924	***	Positive
DIGTECH1	<---	Digital_Techinilogy	1.000				
DIGTECH2	<---	Digital_Techinilogy	1.183	.135	8.796	***	Positive
DIGTECH3	<---	Digital_Techinilogy	1.969	.208	9.479	***	Positive
CUSLOY1	<---	Customer_Loyality	1.000				
CUSLOY2	<---	Customer_Loyality	.925	.083	11.146	***	Positive
CUSLOY3	<---	Customer_Loyality	.762	.084	9.110	***	Positive
BUSPER1	<---	Business Perf.	1.000				
BUSPER2	<---	Business Perf.	1.254	.150	8.376	***	Positive
BUSPER3	<---	Business Perf.	1.175	.150	7.836	***	Positive
BUSPER4	<---	Business Perf.	2.566	.312	8.216	***	Positive

Source: AMOS Result (2023)

Based on the assumption output result that indicated that to infer that the independent variables output of digital Marketing Strategies between Digital Device, Digital Data, Digital Media, Digital platform and Digital Technology with Business Performance, the data that calculate the measurement model output to be the strong relationship influence and between Digital Device, Digital Data, Digital Media, Digital platform and

Digital Technology, and Marketing Performance that means all measurement model with independent and mediation variable p-Value result supported and positive result the Alternative Hypotheses are accepted and Negative result it shows are statistically insignificant with p-Value result is higher than >0.05, and the Null hypotheses result are un supported result of the regression weight is rejected, and the Alternative Hypotheses is Accepted it indicated a positive output that shows are statistically significant the p-Value result that shows less than < 0.005%. In our situation, that all independent variables possess a positive influence and that all variable's p-values are less than 0.05 based on this assumption the bank activity to solve the problem of Digital Marketing and Business Performance are supported.

5. CONSTRUCT VALIDITY AND RELIABILITY STUDY OF THE STRATEGY

Table -2: Convergent Validity and Reliability of the Variables

Variables	Construct Item			Loading	Alpha	Composite Reliability	AVE
Digital Device	DIGDIV1	<---	Digital Device	.562	.840	.839	.570
	DIGDIV2	<---	Digital Device	.823			
	DIGDIV3	<---	Digital Device	.577			
Digital Platform	DIGPLT1	<---	Digital Platform	.446	.843	.850	.594
	DIGPLT2	<---	Digital Platform	.798			
	DIGPLT3	<---	Digital Platform	.653			
Digital Media	DIGMED1	<---	Digital Media	.539	.920	.923	.526
	DIGMED2	<---	Digital Media	.742			
	DIGMED3	<---	Digital Media	.805			
Digital Data	DIGDATA1	<---	Digital Data	.564	.918	.938	.598
	DIGDATA2	<---	Digital Data	.736			
	GIGDATA3	<---	Digital Data	.790			

Digital Technology	DIGTECH1	<---	Digital Technology	.433	.897	.866	.592
	DIGTECH2	<---	Digital Technology	.538			
	DIGTECH3	<---	Digital Technology	.994			
Customer Loyalty	CUSLOY1	<---	Customer Loyalty	.666	.870	.890	.543
	CUSLOY2	<---	Customer Loyalty	.683			
	CUSLOY3	<---	Customer Loyalty	.532			
Business Performance	BUSPER1	<---	Business Perform.	.487	.838	.843	.540
	BUSPER2	<---	Business Perform.	.454			
	BUSPER3	<---	Business Perform.	.510			
	BUSPER4	<---	Business Perform.	.976			

Source: AMOS Output (2023)

The internal Consistency of data method, as to be reported this can be estimated means of a Composite reliability coefficient, Convergent Validity, Cronbach's alpha, Average Variance Explained(AVE), of the measuring the internal consistency of multidimensional scales, in this data results respect, the minimum advisable level is face to face Convergent validity, which has to be described, and construct Convergent validity subgroups, and it has to be is evaluated that has ensure that the measurement model is accurately fit, and it has to be determine the proportion of the total variance indicated by metrics for calculation of measurement errors of AVE result that indicated using Digital Device (.570), Digital Platform (.594), Digital Media (.526), Digital data (.598), Digital Technology (.598), Mediating variable Customer Loyalty (.543), and Business Performance (.540) the Average Variance Extracted (AVE) result square root of loading factors of Confirmatory Factor analyses all Measurement model error are highly fit AVE output to construct Convergent Validity result is morethan 0.5% has to be accepted, and both Composite Reliability Measurement model variable result that indicated using Digital Device (.839), Digital Platform (.850), Digital Media (.823), Digital data (.938), Digital Technology (.866), Mediating variable Customer Loyalty (.890), and Business Performance (.843) the Composite Reliability Measurement model result and the Cronbach alpha result has near to Composite reliability greater than >70% the validity of data has accepted and the problem that seen in data are supported in this data.

6. STANDARDIZED REGRESSION WEIGHTS: (GROUP NUMBER 1 - DEFAULT MODEL)

Table -3: Standardized Regression Weights

Measurement Variables		Variables	Estimate	Loading status
DIGDIV1	<---	Digital Device	.562	High loading
DIGDIV2	<---	Digital Device	.823	V. High loading
DIGDIV3	<---	Digital Device	.577	High loading
DIGPLT1	<---	Digital Platform	.446	Fair loading
DIGPLT2	<---	Digital Platform	.798	V. High loading
DIGPLT3	<---	Digital Platform	.653	High loading
DIGMED1	<---	Digital Media	.539	High loading
DIGMED2	<---	Digital Media	.742	V. High loading
DIGMED3	<---	Digital Media	.805	V. High loading
DIGDATA1	<---	Digital Data	.564	High loading
DIGDATA2	<---	Digital Data	.736	V. High loading
GIGDATA3	<---	Digital Data	.790	V. High loading
DIGTECH1	<---	Digital_Techinilogy	.433	fair loading
DIGTECH2	<---	Digital_Techinilogy	.538	High loading
DIGTECH3	<---	Digital_Techinilogy	.994	V. High loading
CUSLOY1	<---	Customer_Loyality	.666	High loading
CUSLOY2	<---	Customer_Loyality	.683	High loading
CUSLOY3	<---	Customer_Loyality	.532	High loading

BUSPER1	<---	Business Performance	.487	Fair loading
BUSPER2	<---	Business Performance	.454	fair loading
BUSPER3	<---	Business Performance	.510	good loading
BUSPER4	<---	Business Performance	.976	V. High loading

Source: AMOS output result (2023)

Factor Loading factor of the higher the factor loading the better and the loadings rules of thumb, loadings above 0.71 to 0. 99 are excellent, 0.51-70 very good, from 0.40- 0.50 good, and below 0.40 are poor loadings and these rules of thumb are based on the factor analyses, factor loadings are correlations between the variable and factor, so the squaring of the loading yields a variance accounted for, the numbers at the upper right hand corner of each observed variable are the squared multiple correlations for each observed variable. Based on this reseon the factor DIGPLT 1 to Digital Platform, BUSPER1 to Business Performance and Business Performance to Business Performance are fair estimate of loading with Digital marketing Success and Business performance of CBE, and the remaining factor are high and very high loading to the variables in CBE Ethiopia.

7. CORRELATIONS: (GROUP NUMBER 1 - DEFAULT MODEL)

Table -4: Correlations Strength

			Estimate	Correlation Strength
Digital Device	<-->	Digital Platform	.391	Medium
Digital Device	<-->	Digital Media	.597	Strong
Digital Device	<-->	Digital Data	.334	Medium
Digital Device	<-->	Digital_Techinilogy	.531	Strong
Digital Device	<-->	Customer_Loyality	.233	low
Digital Device	<-->	Business Perform.	.138	low
Digital Platform	<-->	Digital Media	.545	Strong

Digital Platform	<-->	Digital Data	.500	Strong
Digital Platform	<-->	Digital_Techinilogy	.379	Medium
digital Platform	<-->	Customer_Loyality	.472	Medium
digital Platform	<-->	Business Perform.	.366	Medium
Digital Media	<-->	Digital Data	.682	Strong
Digital Media	<-->	Digital_Techinilogy	.299	low
Digital Media	<-->	Customer_Loyality	.638	Strong
Digital Media	<-->	Business Performance	.506	Strong
Digital Data	<-->	Digital_Techinilogy	.585	Strong
Digital Data	<-->	Customer_Loyality	.716	v. Strong
Digital Data	<-->	Business Performance	.599	Strong
Digital_Techinilogy	<-->	Customer_Loyality	.812	v. Strong
Digital_Techinilogy	<-->	Business Performance	.561	Strong
Customer_Loyality	<-->	Business Performance	.832	v. Strong

Source AMOS Output (2023)

Based on Gada Gizachew Wakjira, (2022), said The relationship between two variables in each data set, and the correlation matrix among latent variables next to each double arrow relations are demonstrated, the Correlation between Digital Device with Customer Loyalty, with digital media and digital technology, and Digital Device with Business Performance have low Correlation between each independent Variable with mediating Variable and between independent variable with dependent Variable, the relationship between Digital device with digital platform, digital device with digital data, digital platform with digital technology, digital platform and business performance have also medium relationship with variables, and the remaining variables are strong and very strong relationship with each variables, based on this reason the relationship between digital marketing success and Business performance and the mediating role of customer loyalty have high correlation with each data set of CBE, Ethiopia.

8. MODEL FIT SUMMARY

Table -5: 11 Model Fit indices for structural model

NO	Model	Indices	Criterion	value	Decision
1	**CMN**	Chi-square $\chi 2$	Low	2.395	Accepted
2		Df	< 3	.14	Accepted
3		(P- value)	≤. 05	.000	Accepted
4		Normed chi-square	< 20	354.482	Accepted
5	**RMR and GFI**	Root Mean Square error (RMR)	≤. 05	.134	Accepted
6		Goodness of fit index(GFI)	> .90	.927	Accepted
7		adjusted goodness of fit index (AGFI)	> .90	.876	Rejected
8	**Baseline Comparison**	Normed fit index (NFI)	> .90	.923	Accepted
9		Relative fit index(RFI)	< .90	.880	Accepted
10		Incremental fit index (IFI)	>.90	.954	Accepted
11		Tucker kiwis index (TLI)	>.95	.926	Accepted
12		comparative fit index (CFI)	>.95	.953	Accepted
13		PGFI	<.80	.542	Accepted
14	**Parsimony Adjusted Measure**	PRATIO	≤ .05	.641	Rejected
15		PNFI	≤ .05	.591	Accepted
16		PCFI	≤ .05	.610	Accepted
17	**NCP**	NCP	≥.05	.306	Accepted
18		LO 90	≤ .05	.155	Accepted
19		HI 90	≤ .05	.265	Accepted
20	**FMIN**	FMIN	≤ .05	.321	Accepted
21		FO	≤.05	.334	Accepted
22	**RAMSEA**	RMSEA	≤ .05	.061	Accepted

23		PCCLOSE	≤ .05	.020	Accepted

Source: Fit indices for Measurement model

The CFA Measurement model fit indices for model resulted in a very large value of items with standardized regression less than 0.50 of CMN Model result of Chi-square of direct effect of 2.395 of model fit data indicates the difference between observed, and expected covariance matrices, and the hypotheses of this model of digital Marketing success with a significant P-value of .000, NPAR 0.105, Degree of Freedom 14, CMIN value is 354.482 and GFI Model of a RMR,0.134, GFI results .927, AGFI Results .876, with baseline comparison model NFI Result .923, RFI .880, IFI .954, TLI .926, CFI result .953 With parsimony adjusted measure result of PARATO .641, PNFI .591, .PCFI . 610, NVP. 206.482, Log 90 155.191, HI90 26.473, FMIN. 916, FO .534, along with the RMSEA value of .061 PCLOSE .020 it implies that the best model fit result of high CFA data result has highly fit and the digital marketing success determinant of Digital Device, Digital Platform, Digital Data, Digital Media, and Digital Technology with mediating role of Customer Loyalty that affect the Business performance of CBE, Ethiopia has a promotion of CBE to interconnect public banks and private banks with other technology to use ATM, Mobile Banking, Western Union, Master card, Visa Card, PayPal and link Ethiopian Banks with global and aware the community to solve the scarcity of money and to use the other technology, and other wastage of CBE and eliminate the customer load and satisfy the public to serve each bank of Ethiopia.

9. CONCLUSION

Based on the assumption output result that indicated that to infer that the independent variables output of digital Marketing Strategies between Digital Device, Digital Data, Digital Media, Digital platform and Digital Technology with Business Performance, the data that calculate the measurement model output to be the strong relationship influence and between Digital Device, Digital Data, Digital Media, Digital platform and Digital Technology, and Marketing Performance that means all measurement model with independent and mediation variable p-Value result supported and positive result the Alternative Hypotheses are accepted and Negative result it shows are statistically insignificant with p-Value result is higher than >0.05, and the Null hypotheses result are un supported result of the regression weight is rejected, and the Alternative Hypotheses is Accepted it indicated a positive output that shows are statistically significant the p-Value result that shows less than < 0.005%. In our situation, that all independent variables possess a positive influence and that all variable's p-values are less than 0.05 based on this assumption the bank activity to solve the problem of Digital Marketing and Business Performance are supported.

The internal Consistency of data method, as to be reported this can be estimated means of a Composite reliability coefficient, Convergent Validity, Cronbach's alpha, Average Variance Explained(AVE), of the measuring the internal consistency of multidimensional scales, in this data results respect, the minimum advisable level is face to face Convergent validity, which has to be described, and construct Convergent validity subgroups, and it has to be is evaluated that has ensure that the measurement model is accurately fit, and it has to be determine the proportion of the total variance indicated by metrics for calculation of measurement errors of AVE result that indicated using Digital Device (.570), Digital Platform (.594), Digital Media (.526), Digital data (.598), Digital Technology (.598), Mediating variable Customer Loyalty (.543), and Business Performance (.540) the Average Variance Extracted (AVE) result square root of loading factors of Confirmatory Factor analyses all Measurement model error are highly fit AVE output to construct Convergent Validity result is morethan 0.5% has to be accepted, and both Composite Reliability

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10. RECOMMENDATIONS

It will decided the results of this study, the decision of the research study are constructed, and the SEM of Business Performance Success in the Commercial Banks of Ethiopia(CBE) in Ethiopia should implement effective Digital marketing success to help them gain a mediating role of Customer Success over their Business sector, the assumption of Business performance to be improves.

Commercial bank of Ethiopia sector of CBE should focused on the available resources are formulating the Digital marketing Success to use Banks on line business, connect foreign bank with domestic, Use Mobile banking to transfer money to commercial banks and private banks of Ethiopia, and the component for marketing effectiveness, to use and aware community about the usage of banks Digital device, Digital platform, digital data, Digital Media and Digital Technology, digital marketing success, customer loyalty and CBE, and other organizations must develop customer-focused online and internal Marketing strategies are also improve in this study direction.

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